

FIG. 1

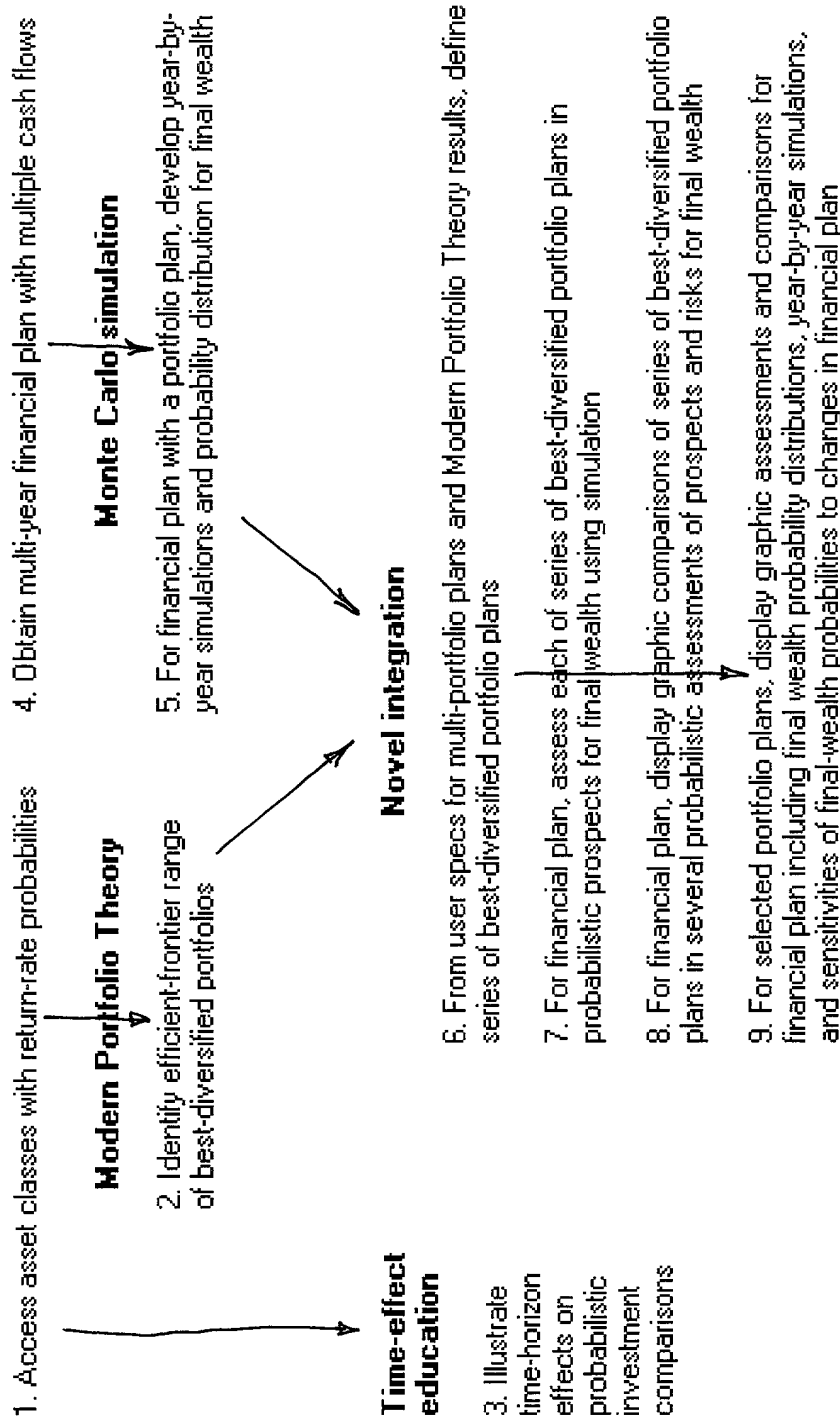


FIG. 2

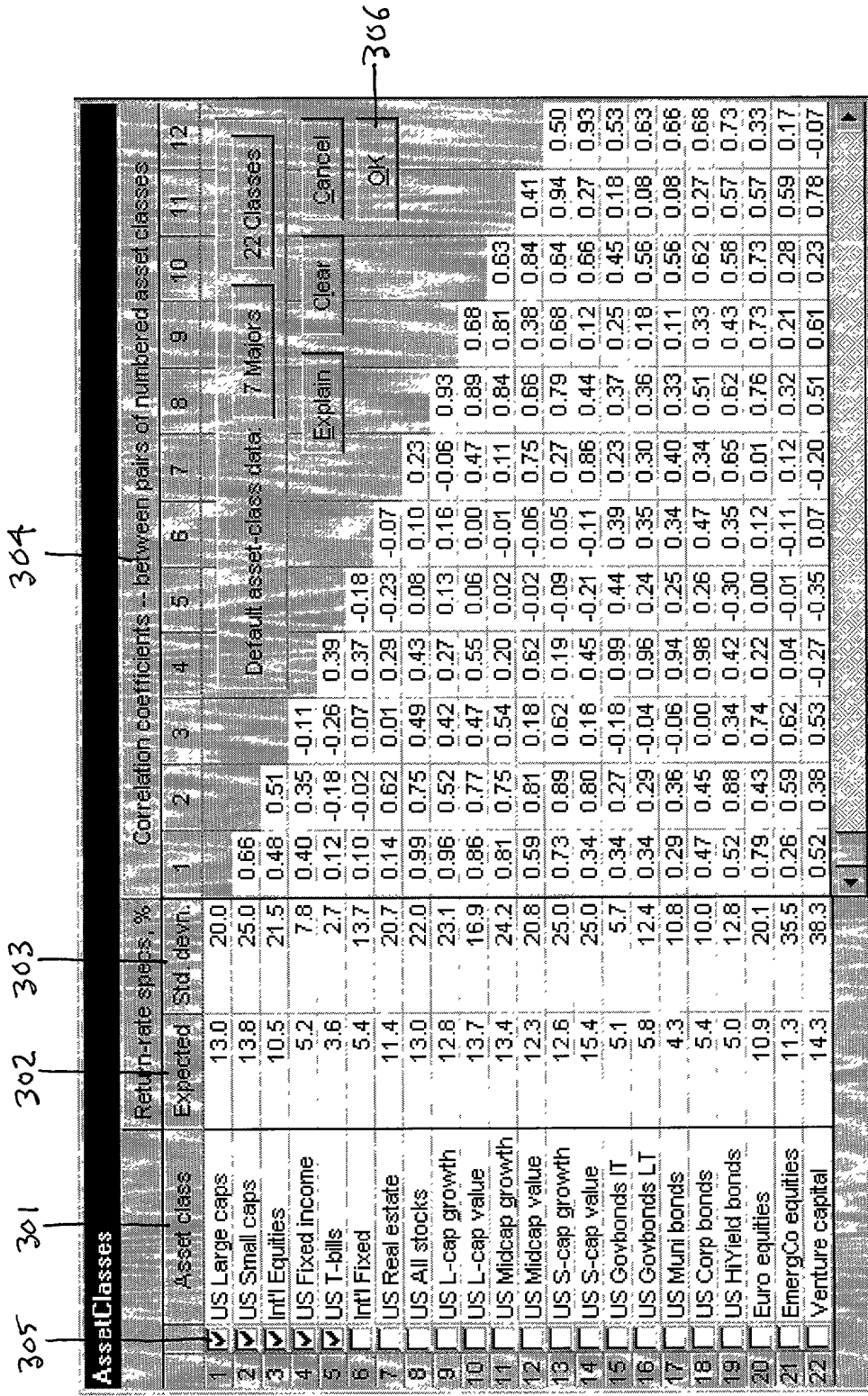


FIG. 3

401 402 403

**Frontier allocation constraints**

No entries required. Best left blank.  
Enter any constraint as multiple of 5.

Asset class	Min%	Max%
US Large caps		
US Small caps		50
Intl Equities		
US Fixed Income		10
US T-bills		

Explain Cancel OK

**FIG. 4**

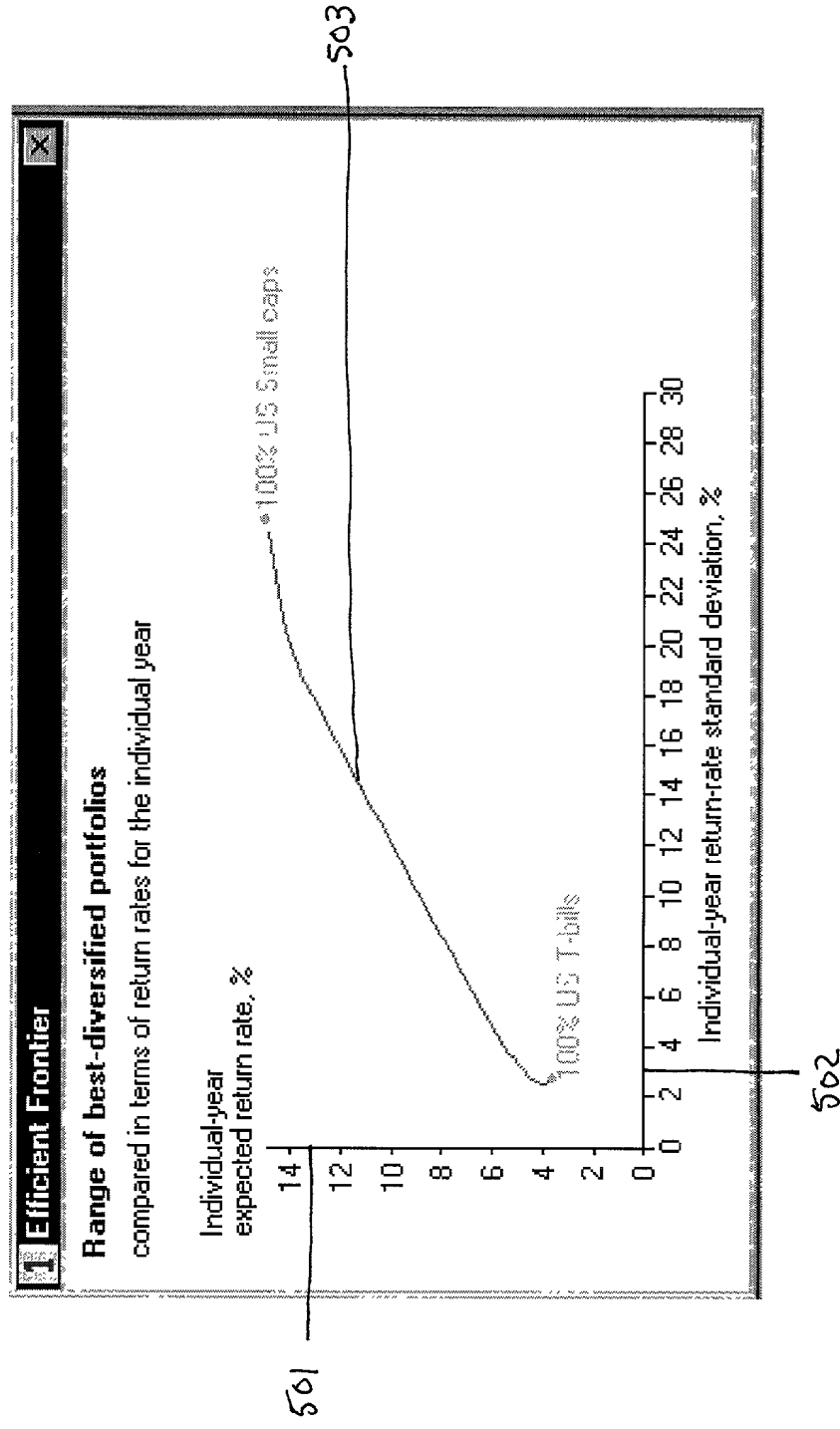


FIG. 5

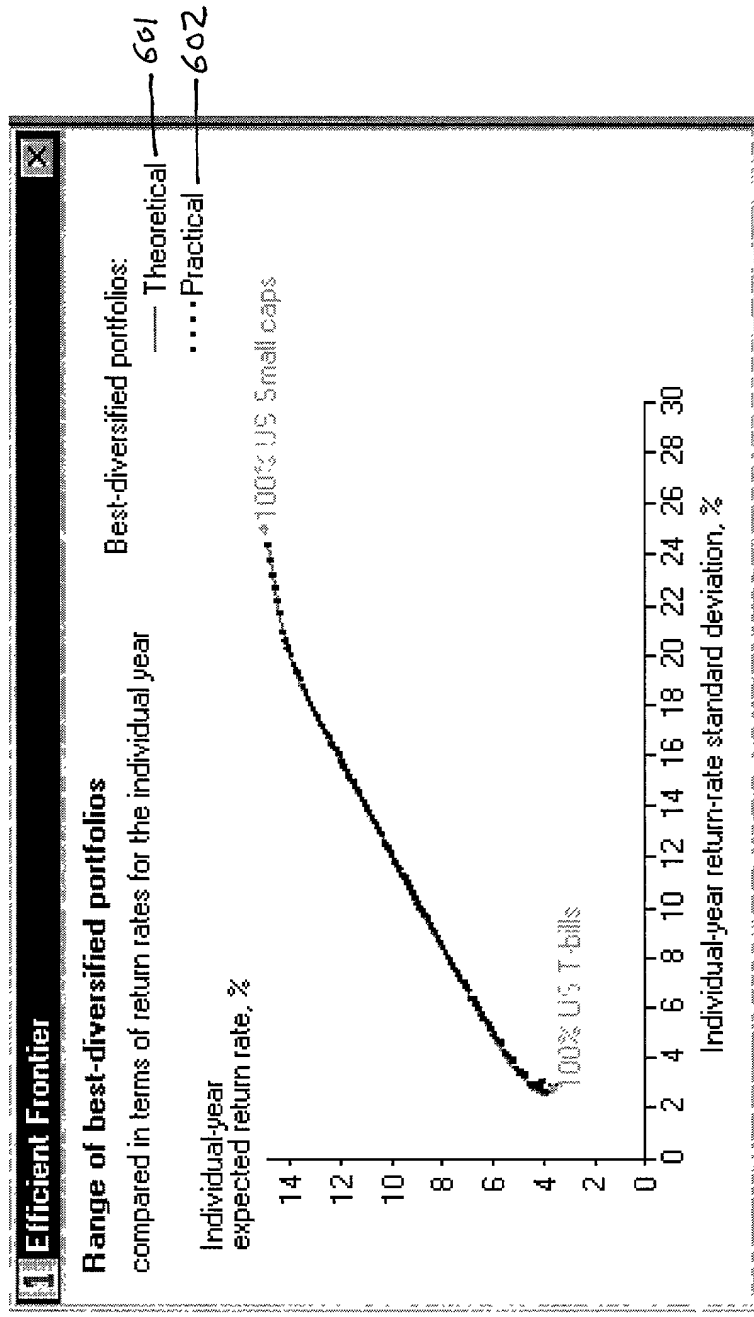


FIG. 6

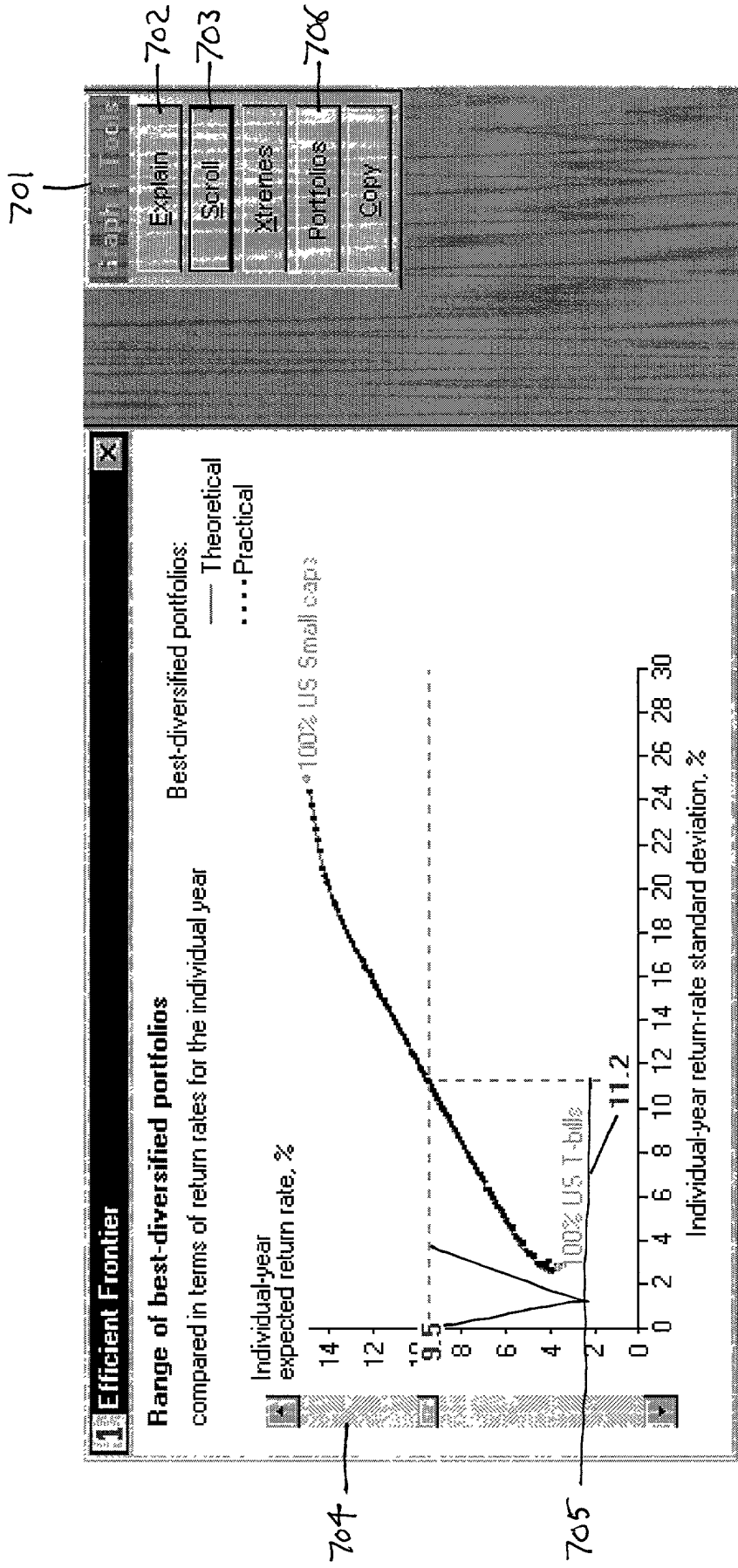


FIG. 7

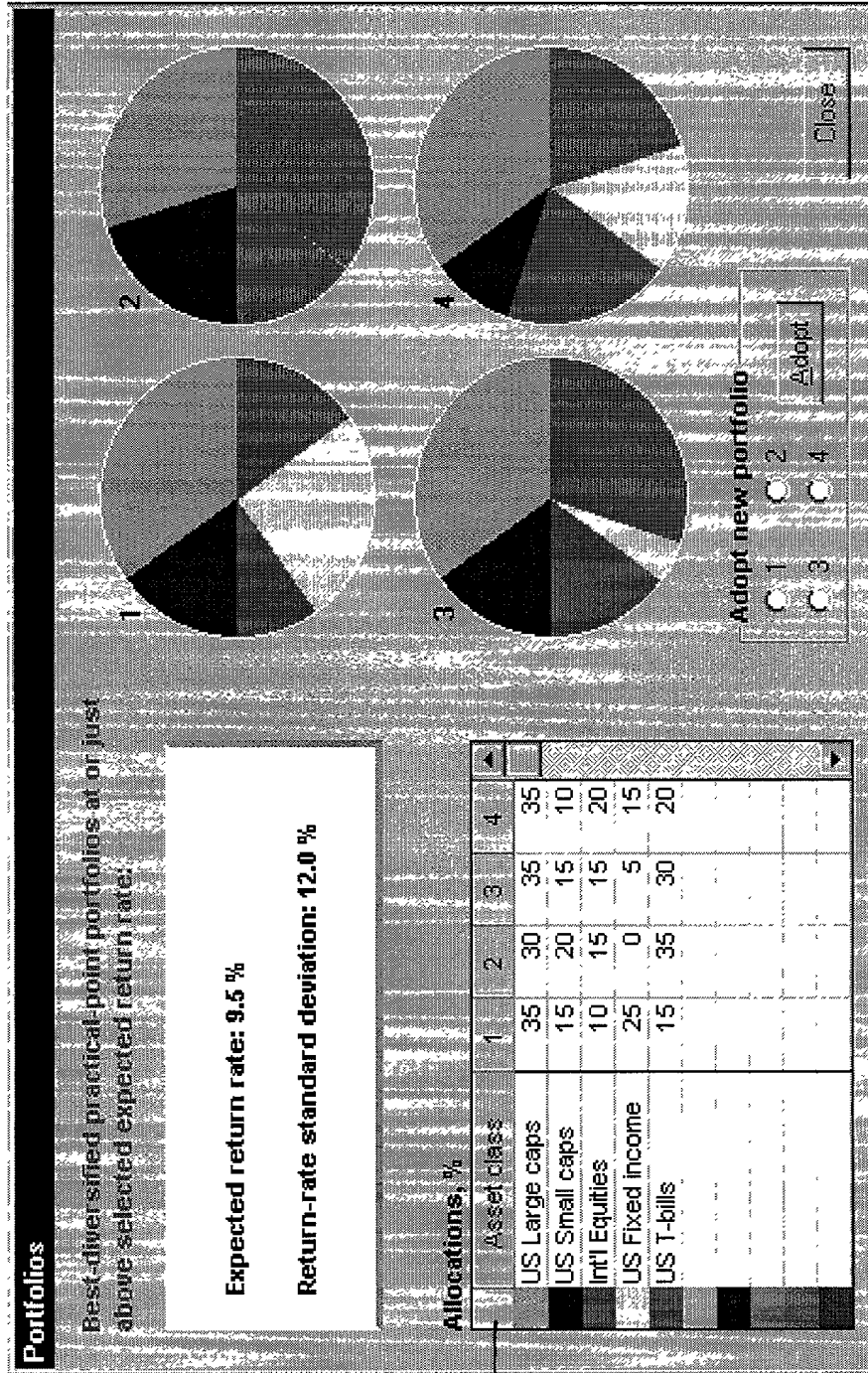


FIG. 8



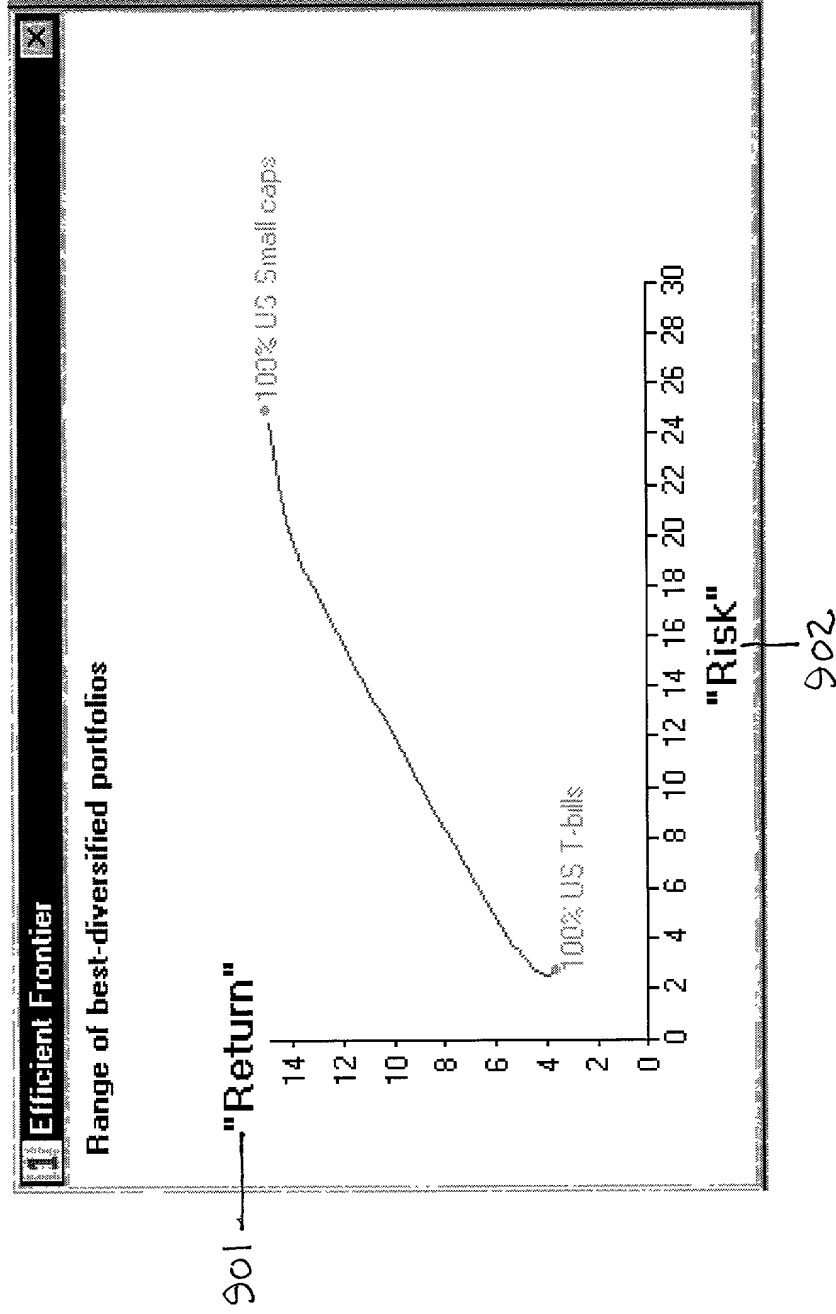


FIG. 9

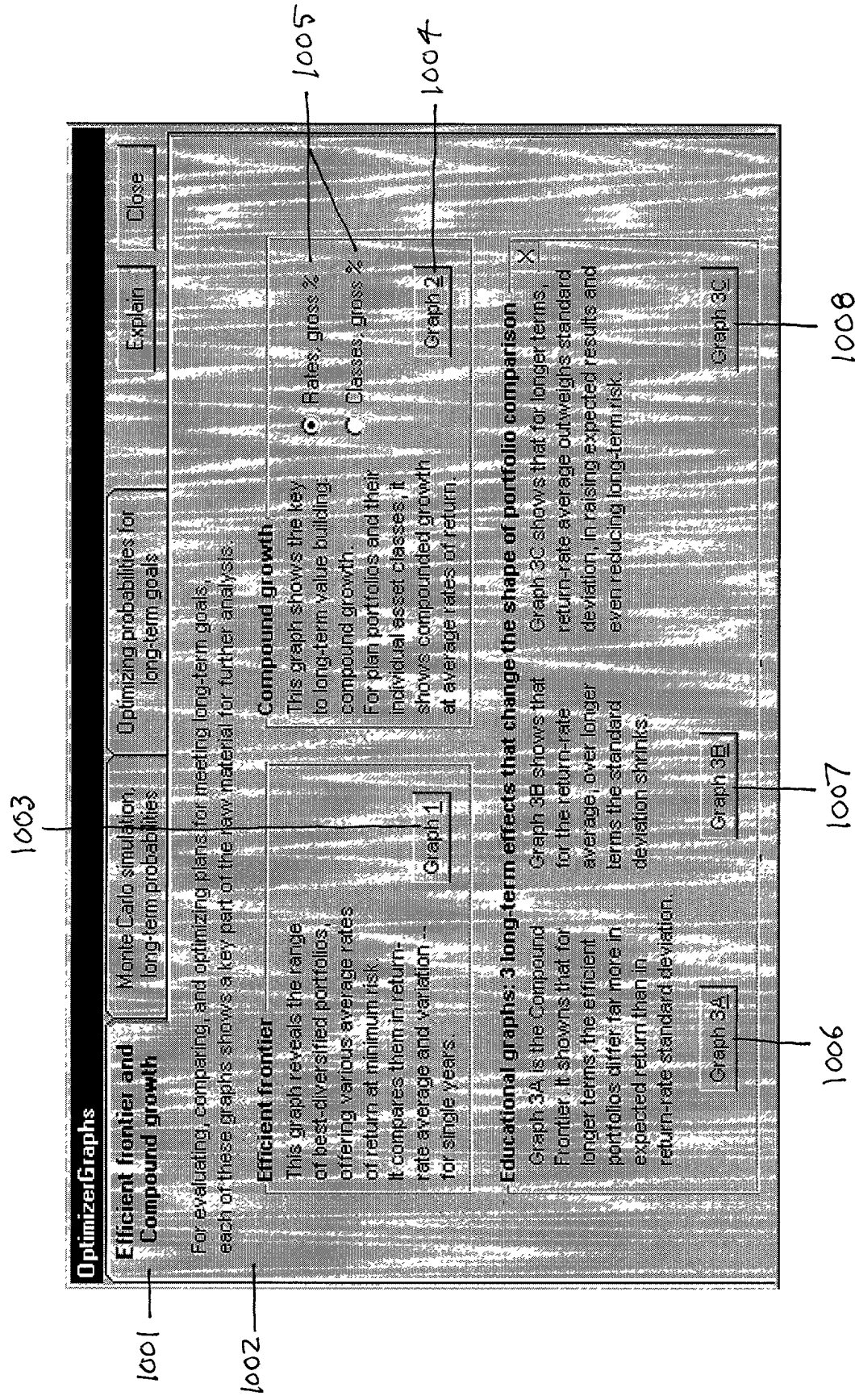


FIG. 10

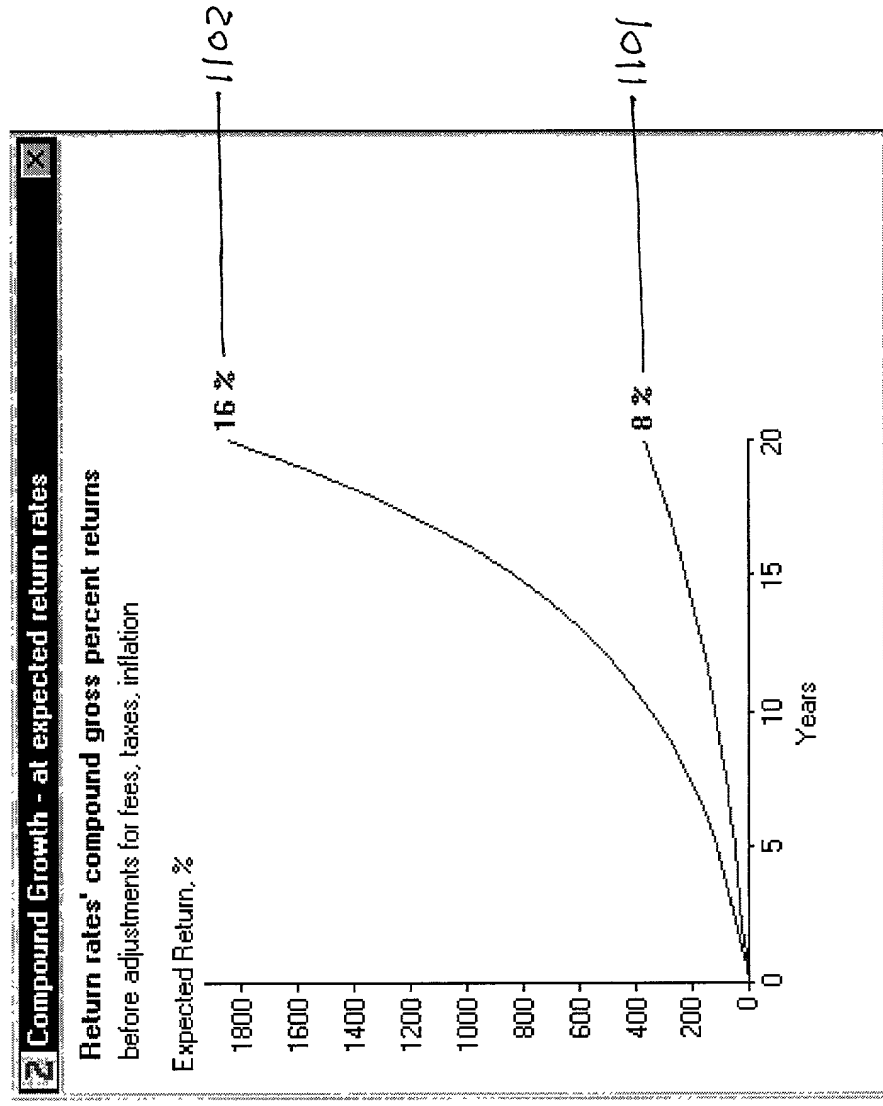


FIG. 11

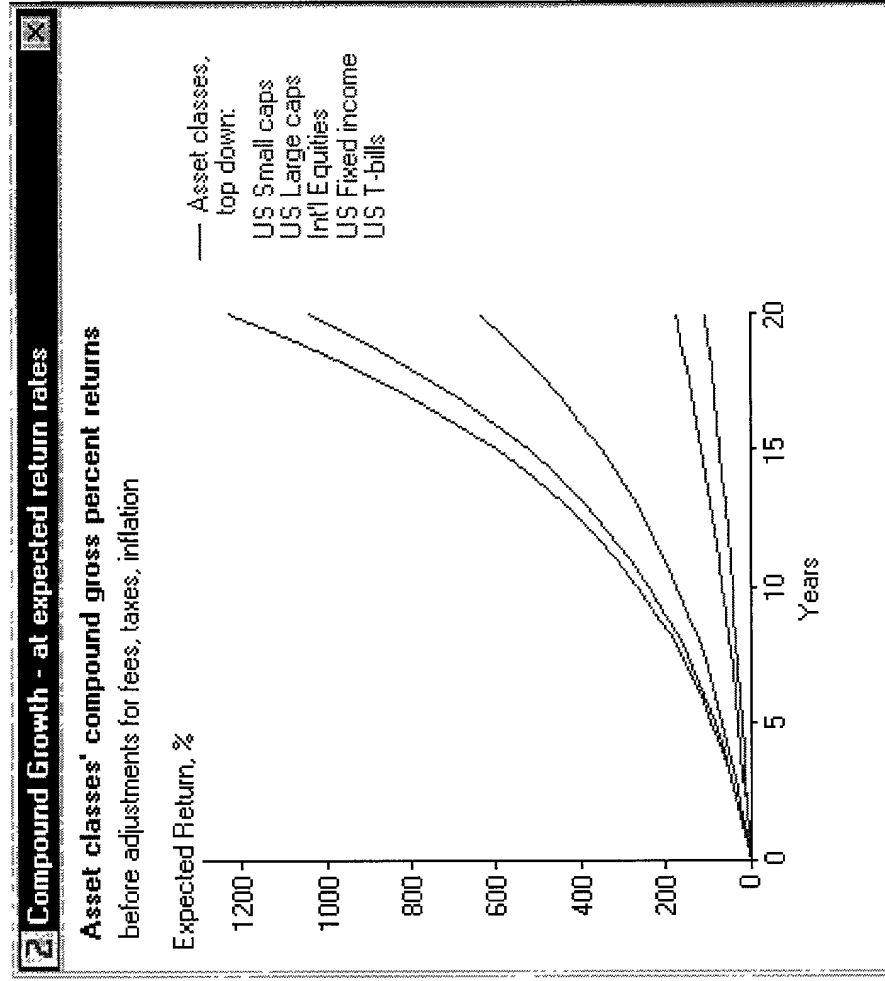


FIG. 12

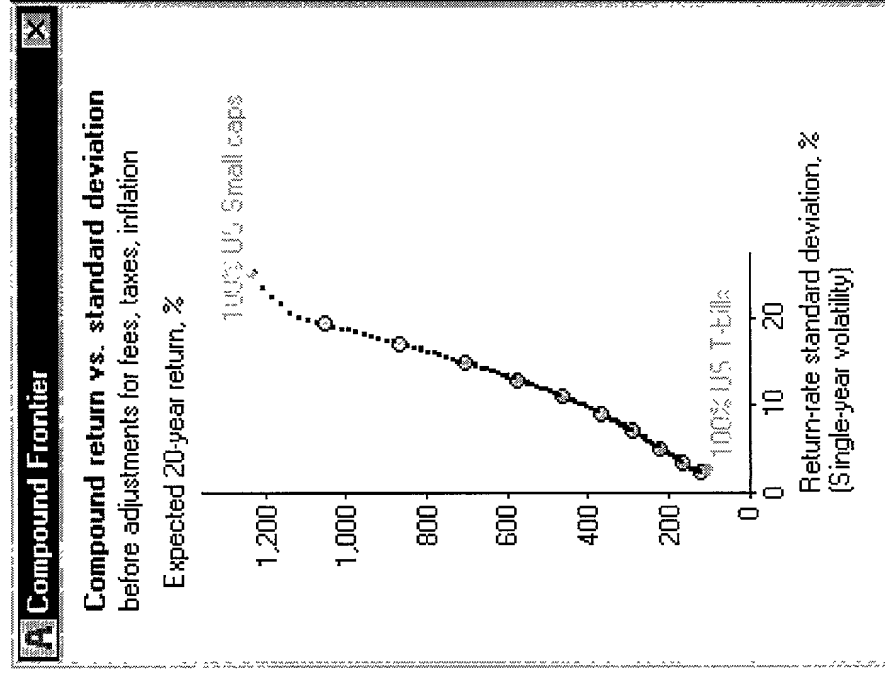


FIG. 13

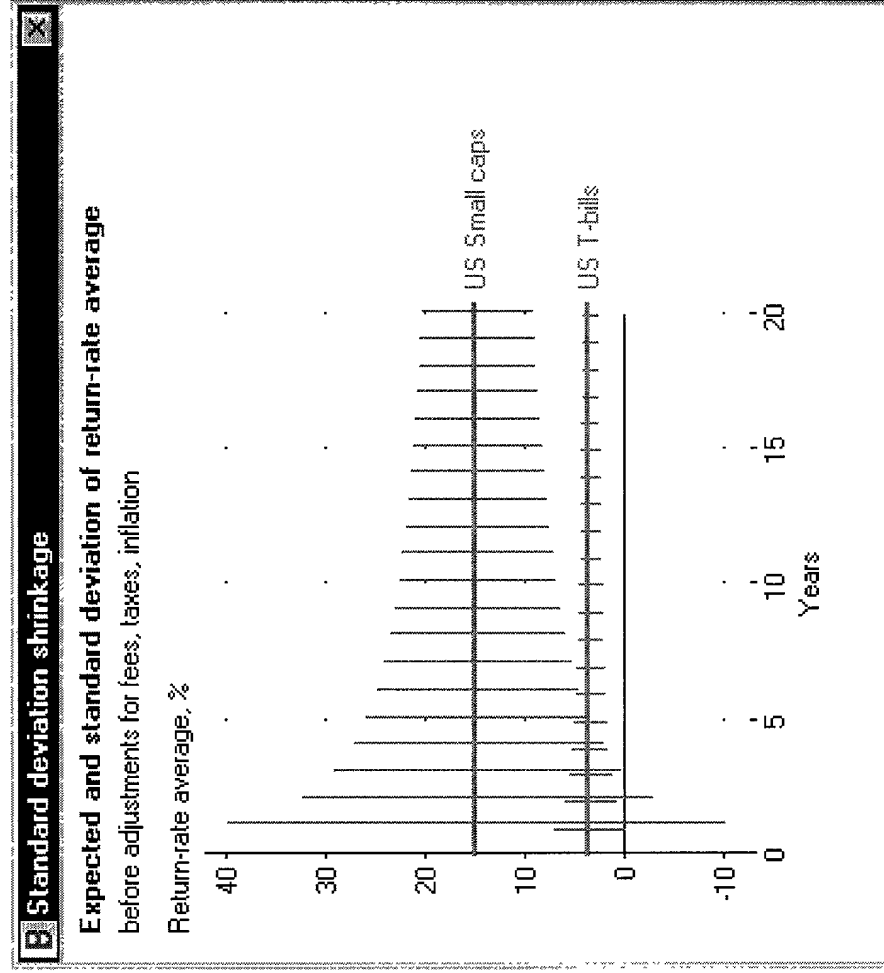


FIG. 14

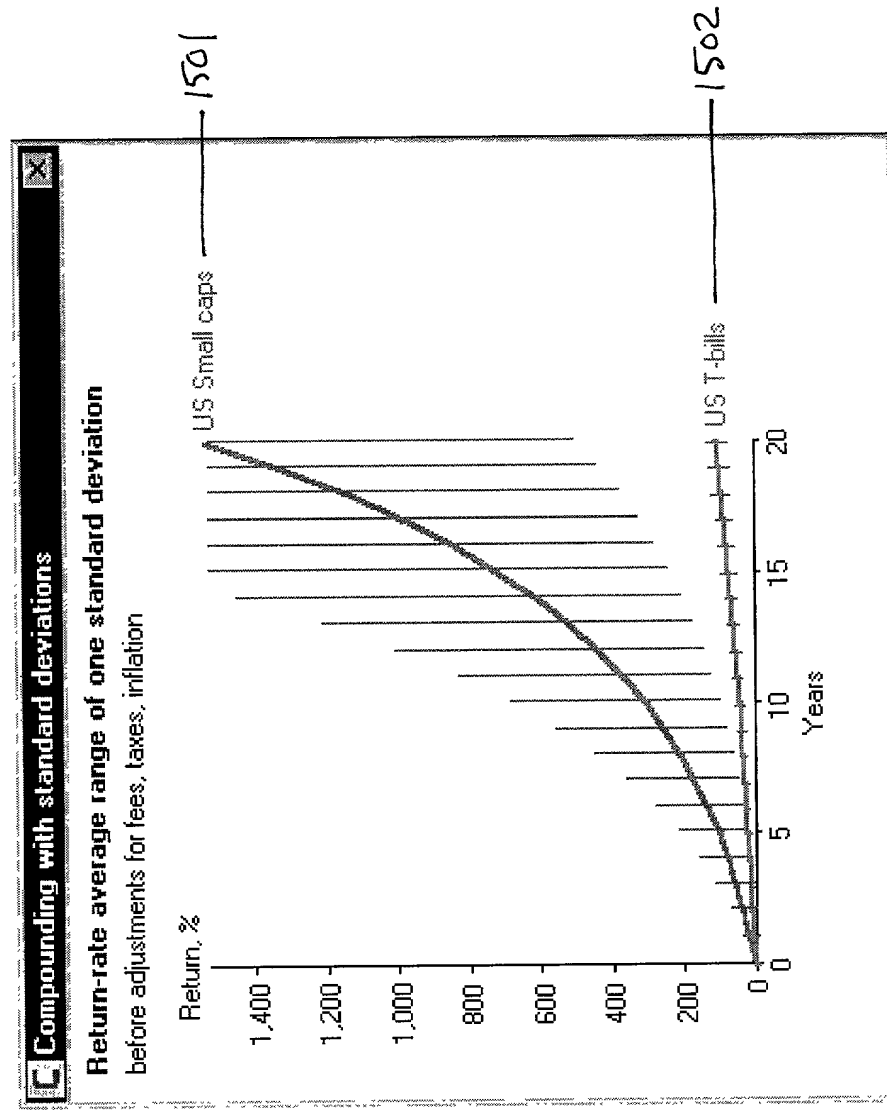


FIG. 15

Client

Fred & Sonja Smedley

3221 Collinsworth

Fort Worth, TX 76107

Age

54

52

Name

Fred

Sonja

Year

2000

Explain

Clear

Cancel

OK

Cash flow

Goals - future \$ uses

Contributions

Fees, taxes, inflation

Portfolios

Retirement

Enter \$ amounts in today's \$, reflecting today's prices.

Number of years in plan

20

Annual retirement budget, \$

60,000

Years to retirement

12

End Value (final balance), \$

200,000

Life expectancy table

College

	Student	Start year	Annual amount, \$	Number of years
1	Helga	3	30,000	4
2				
3				
4				

Other future fund-use goals

	Purpose	Start year	Start-year amount, \$	Number of years
1	A-frame	12	100,000	1
2				
3				
4				

FIG. 16



Client Entries

Client

Fred & Sonja Smedley

3221 Collinsworth

Fort Worth, TX 76107

Age

54

Name

Fred

52

Sonja

Year

2000

Explain

Cash flow

Clear

Cancel

OK

Goals, future uses

Contributions

Fees, taxes, inflation

Portfolios

Investment funds now

	Amount, \$
Qualified, no endtax	45,000
Qualified, tax on WVD	
NonQualified	100,000

Annual contributions until retire

	First-year amount, \$	Annual rise, %
Qualified, no endtax	1	12,000
	2	
Qualified, tax on WVD	1	
	2	
NonQualified	1	16,000
	2	

Other contributions

Source	Start year	Start-year amount, \$	Number of years	Annual rise, %
Sell house	13	200,000	1	

Social Security and pensions

	Start year	Start-year amount, \$	Annual rise, %	Percent taxable
Social Security	1	13	15,000	3
	2			
Pension/annuity	1			
	2			

FIG. 17

Title: Method and Apparatus for Optimizing Investment Portfolio Plans for Long-Term Financial Plans and Goals  
 Inventor: W. Richard Purcell, Jr. Filing date: Dec. 28, 2001 W. Richard Purcell, Jr., 303-494-0399 Page 18 of 45

1804

Cash flow schedule - before investment returns										
	Inflation		Today's-value dollars (contributions deflated)							Close
	1	2	3	4	5	6	7	8	9	
Year from now	2001	2002	2003	2004	2005	2006	2007	2008	2009	
Year calendar	56	57	58	59	60	61	62	63	64	
Age 1	53	54	55	56	57	58	59	60	61	
Age 2										
GOALS										
Retirement budget										
College Helga			31,827	32,782	33,765	34,778				
A-frame										
Goals TOTAL	0	0	31,827	32,782	33,765	34,778	0			
CONTRIBUTIONS										
Qualified, no-entax:										
Now	45,000									
Annual, 1	11,828	11,831	12,037	12,247	12,461	12,678	12,899	13,122		
NonQualified:										
Now	100,000									
Annual, 1	15,504	15,925	16,357	16,800	17,256	17,724	18,205	18,698		
Sell house										
Social security 1, net										
Contribs TOTAL	172,132	27,755	28,394	29,047	29,717	30,402	31,104	31,822		
REQUIRED CUM NET	0	0	0	0	0	0	0	0		

1801

1802

1803

FIG. 18

1904 1906 1902 1907 1908

Client

Fred & Sonja Smedley

3221 Collinsworth

Fort Worth, TX 76107

Age

54

Year

2000

Explain

Clear

Cancel

OK

Goals, future \$ uses

Tax rates, %

Ord	Cap
PreRetired	35
Retired	28
	15

Contributions

Inflation rates, %

General rate	3.2
College premium	3.0

Fees, taxes, inflation

Fees, annual, % asset value

Qual	Non Qual
0.60	1.00
0.60	1.00
0.60	1.00
0.60	1.00
0.60	1.00

How NonQualified assets' returns will be taxed, as % of the assets' total returns

As earned, each year	Upon sale (turnover)	At end, on withdrawal	Not taxable	Turnover, annual %
20	80		0	10
20	80		0	20
20	80		0	20
100			0	
100			0	
			100	

Portfolios

Asset class	Qual	Non Qual
US Large caps	0.60	1.00
US Small caps	0.60	1.00
Int'l Equities	0.60	1.00
US Fixed income	0.60	1.00
US T-bills	0.60	1.00

FIG. 19

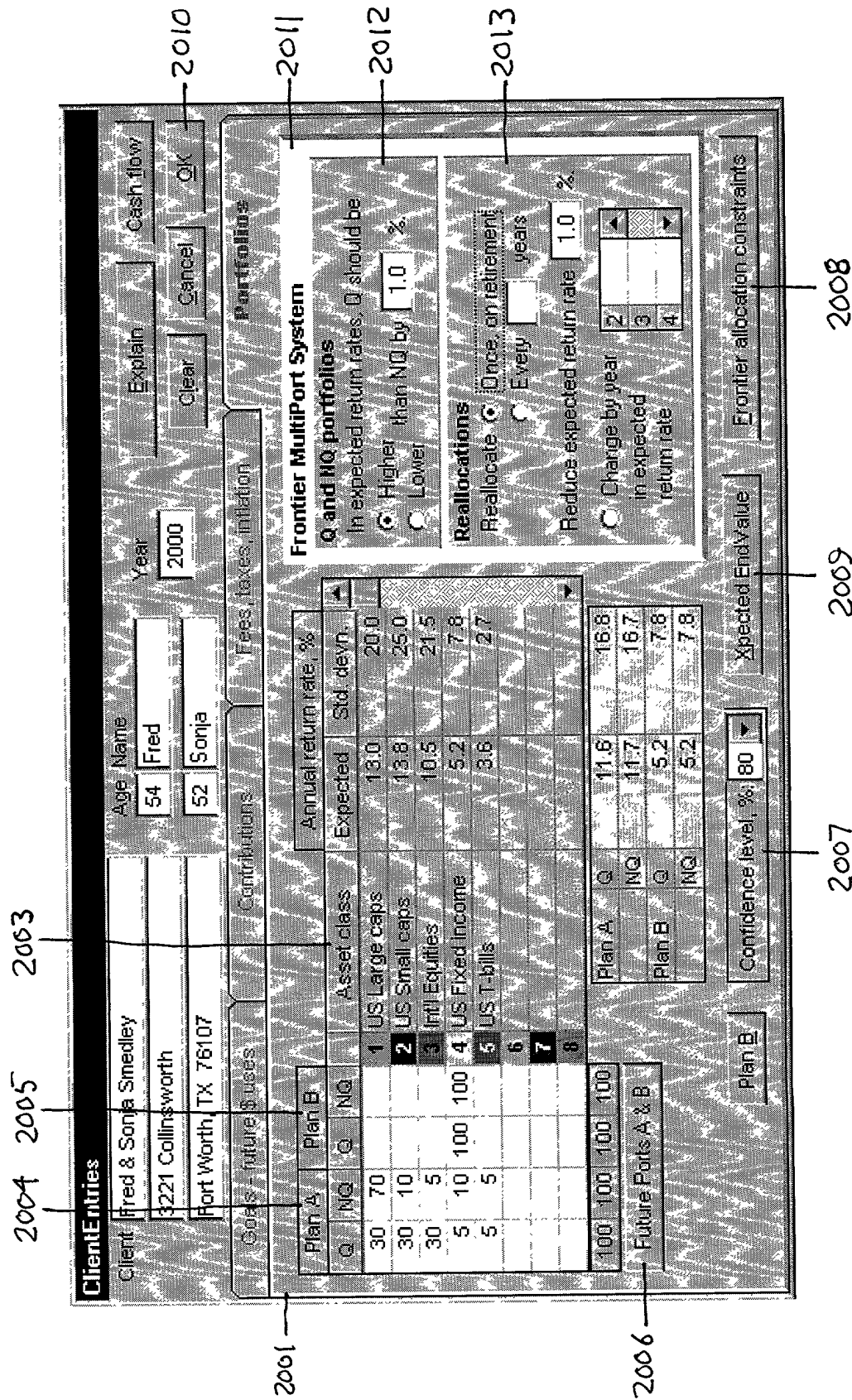


FIG.20



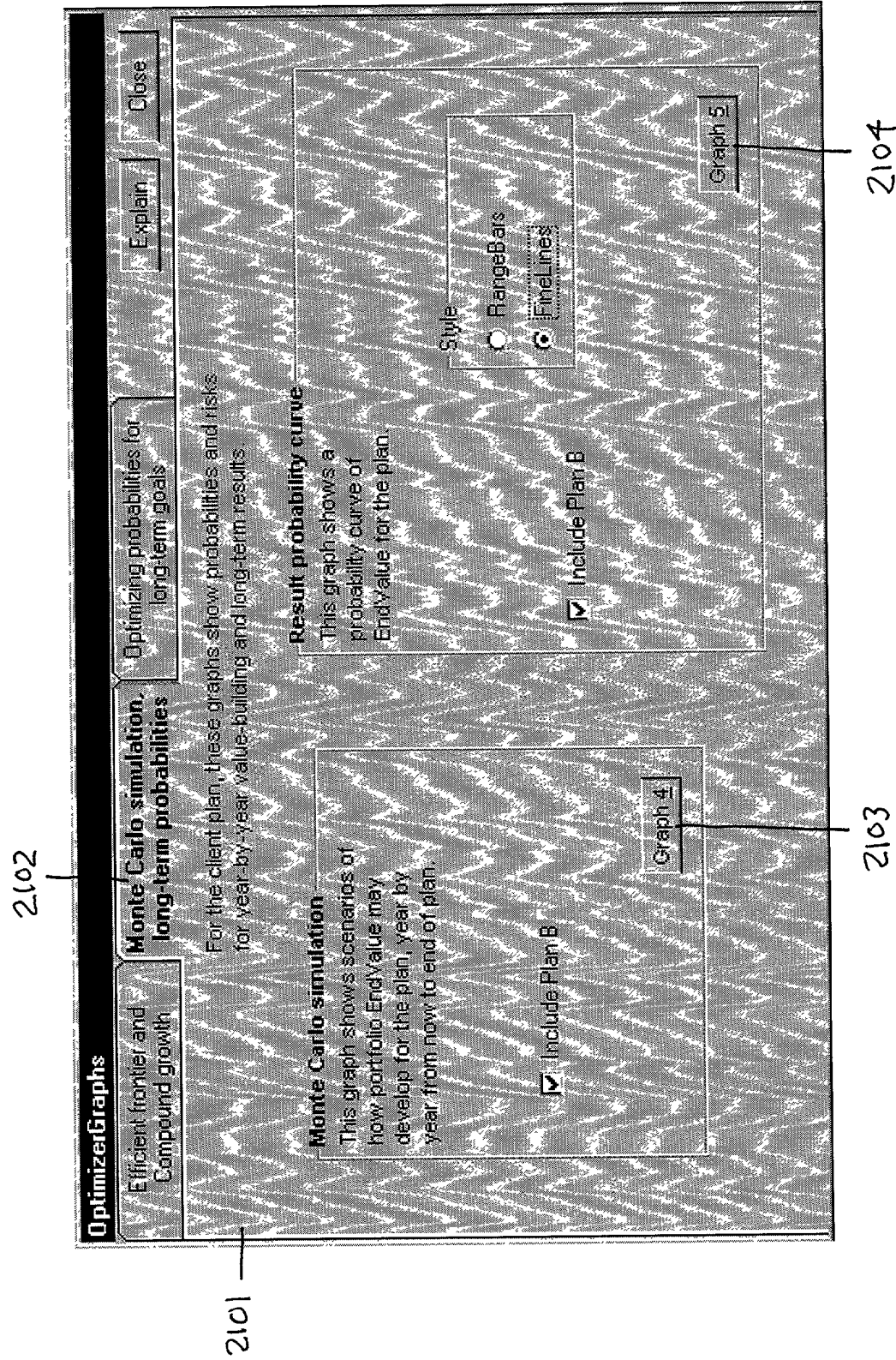


FIG. 21

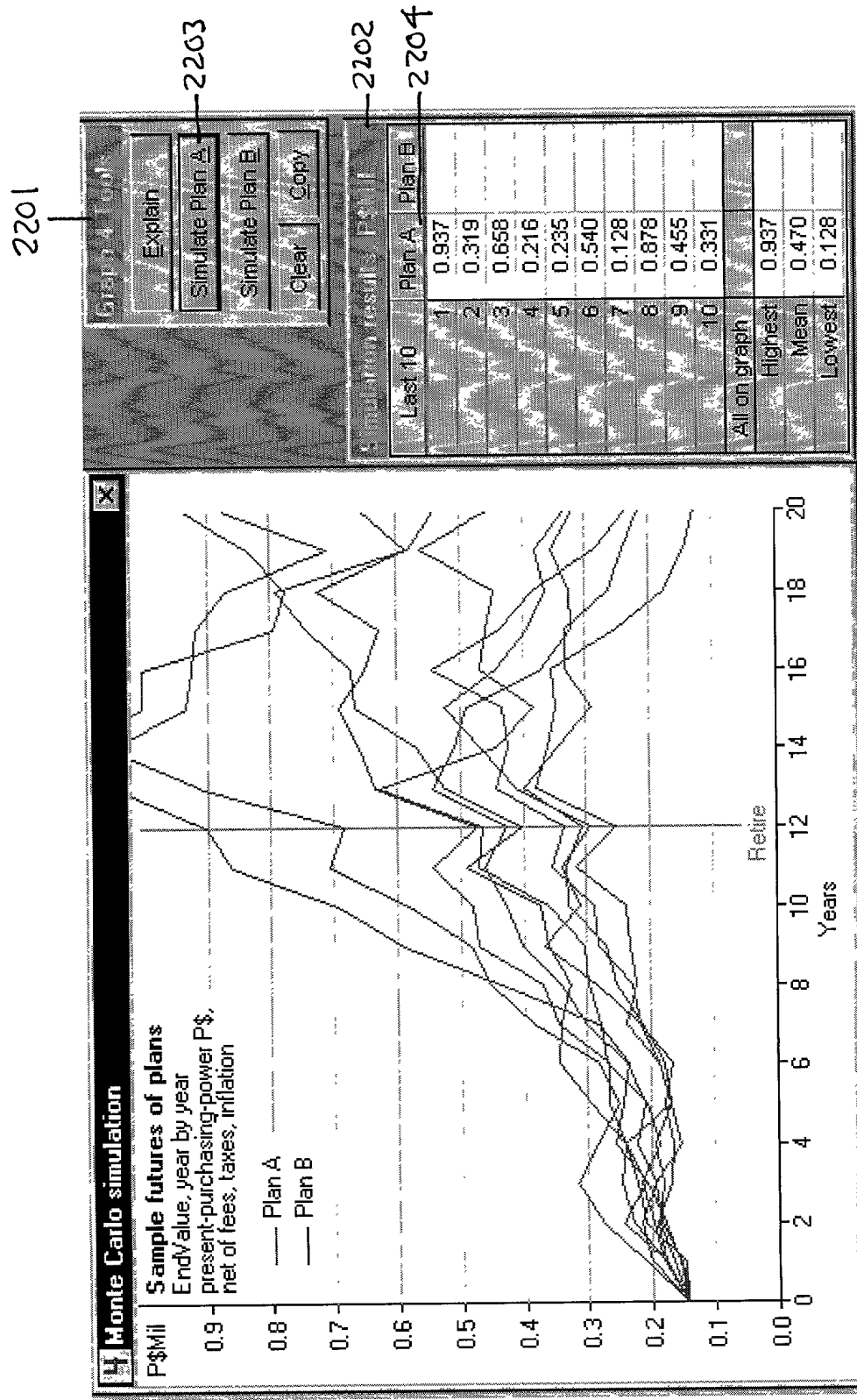


FIG. 22

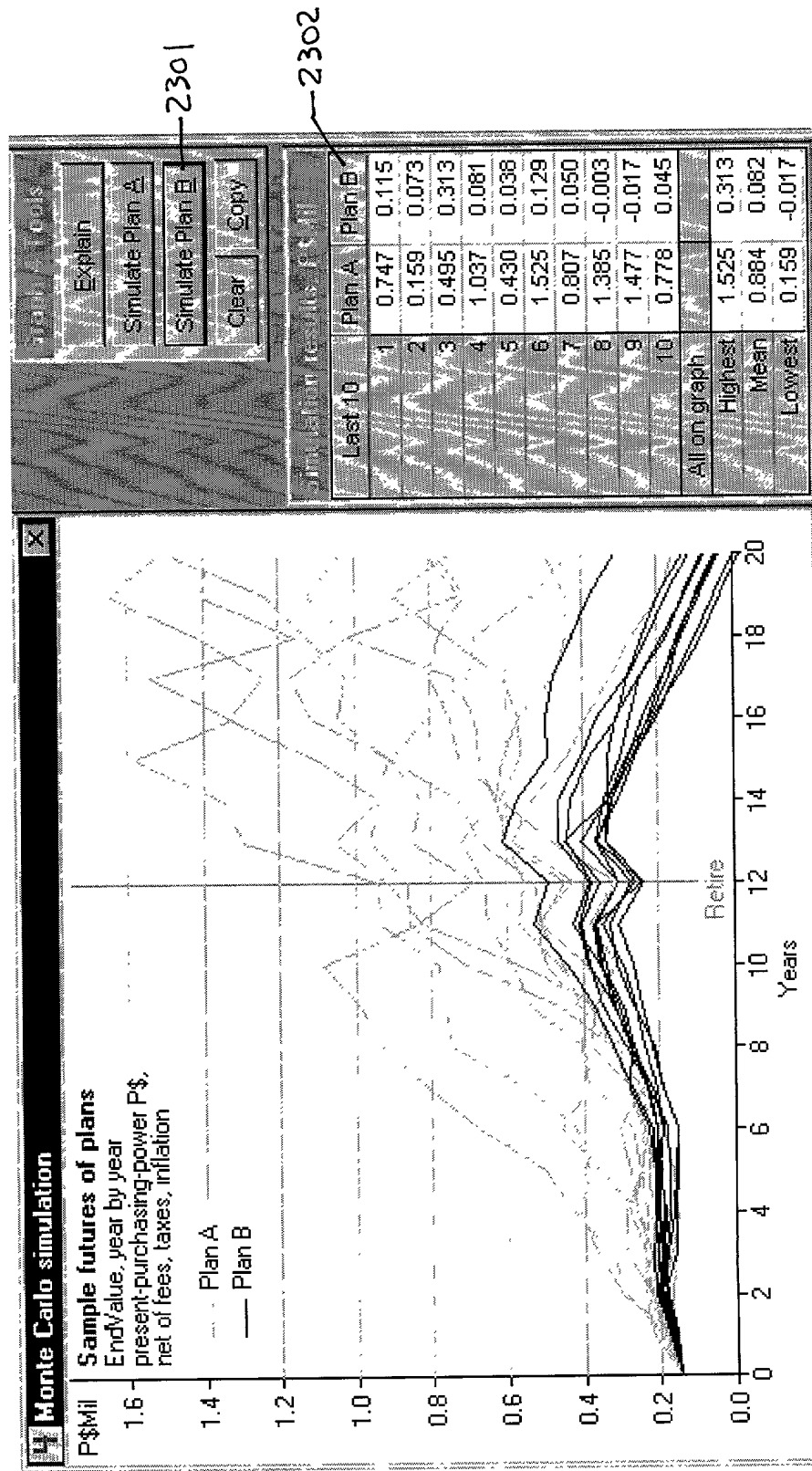


FIG. 23

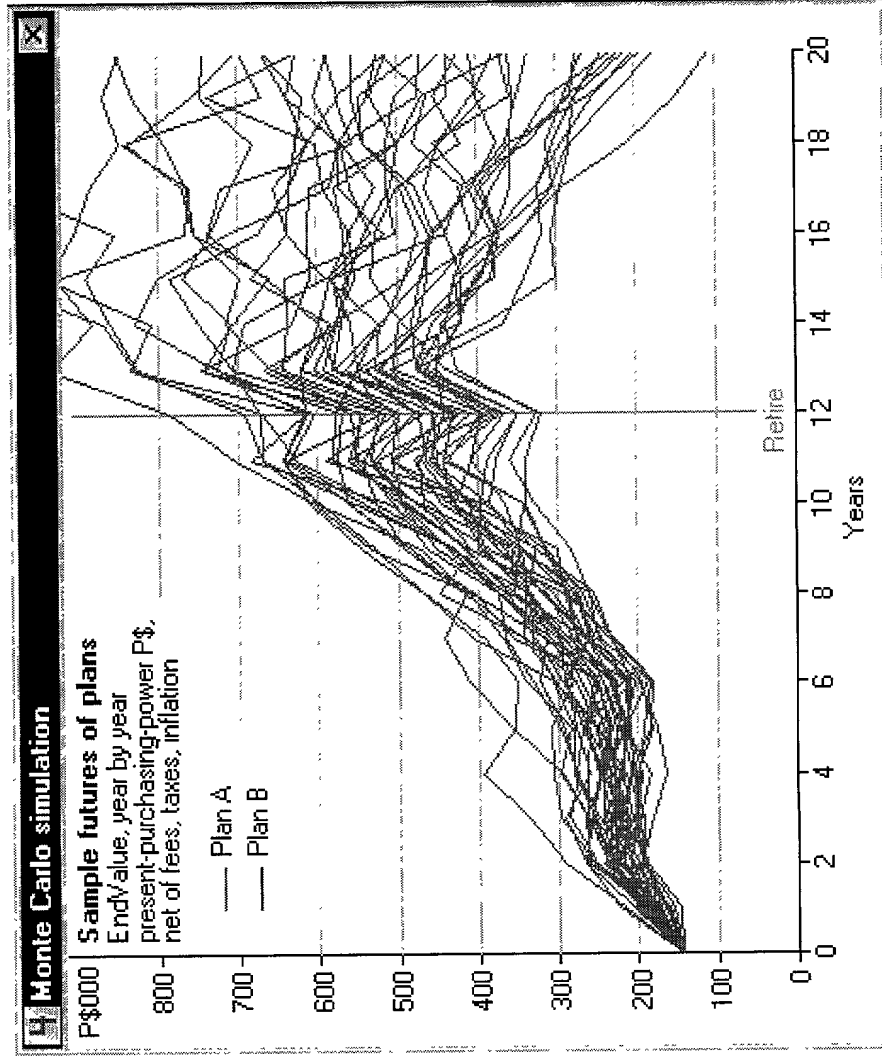


FIG. 24



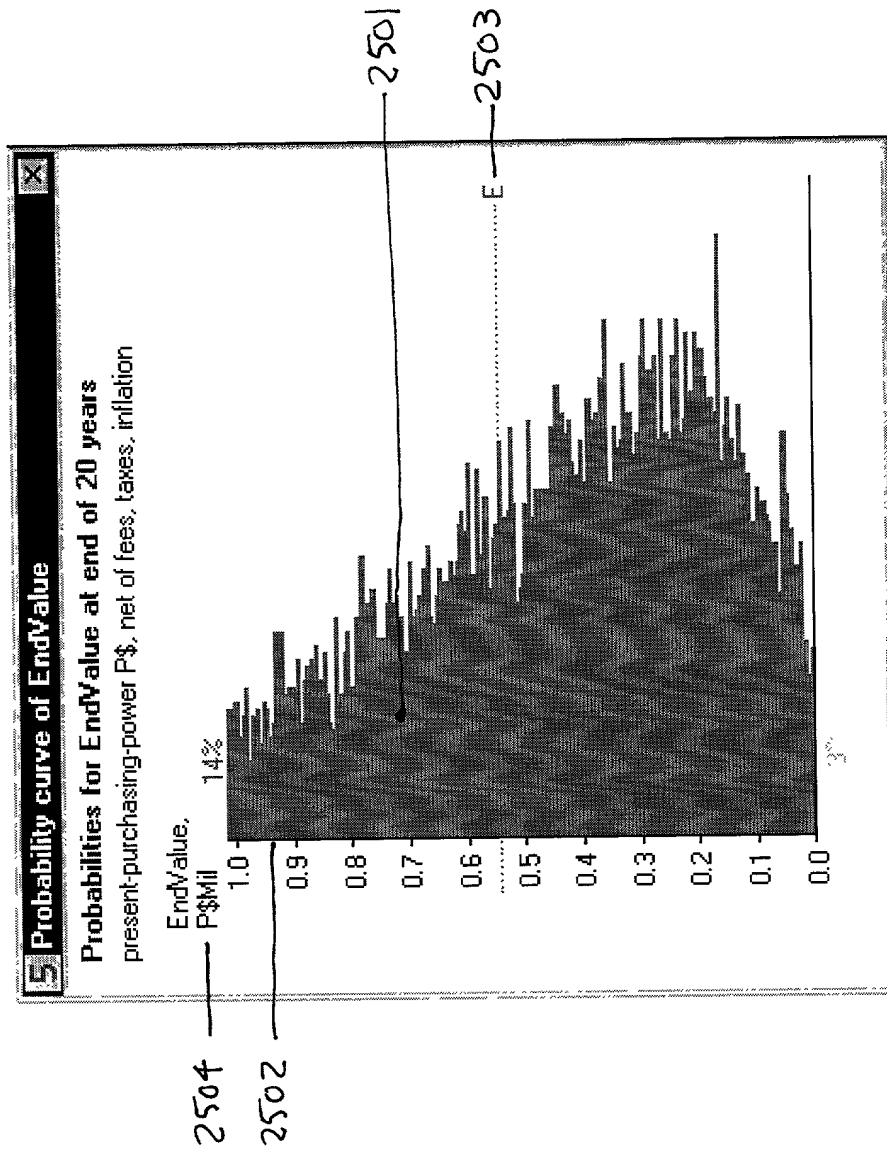


FIG. 25

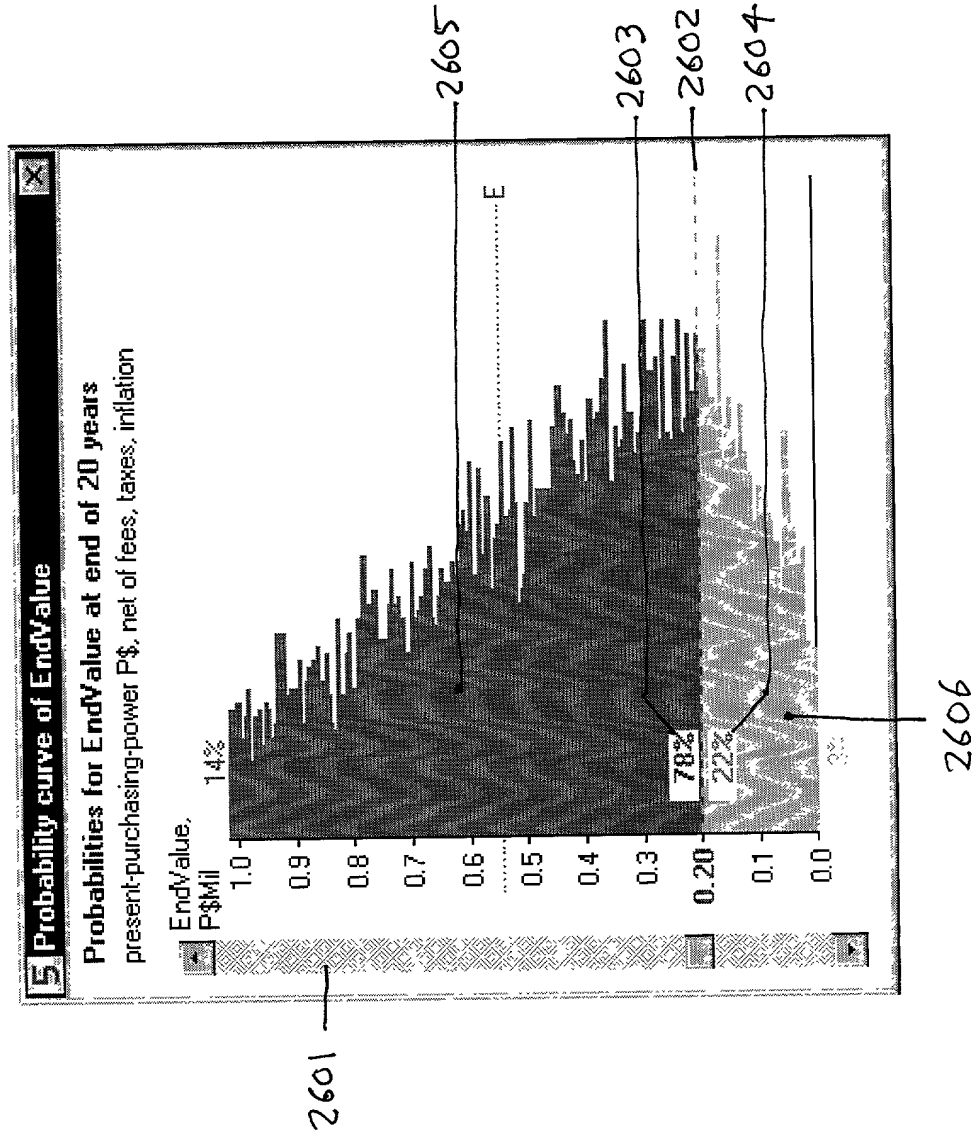


FIG. 26

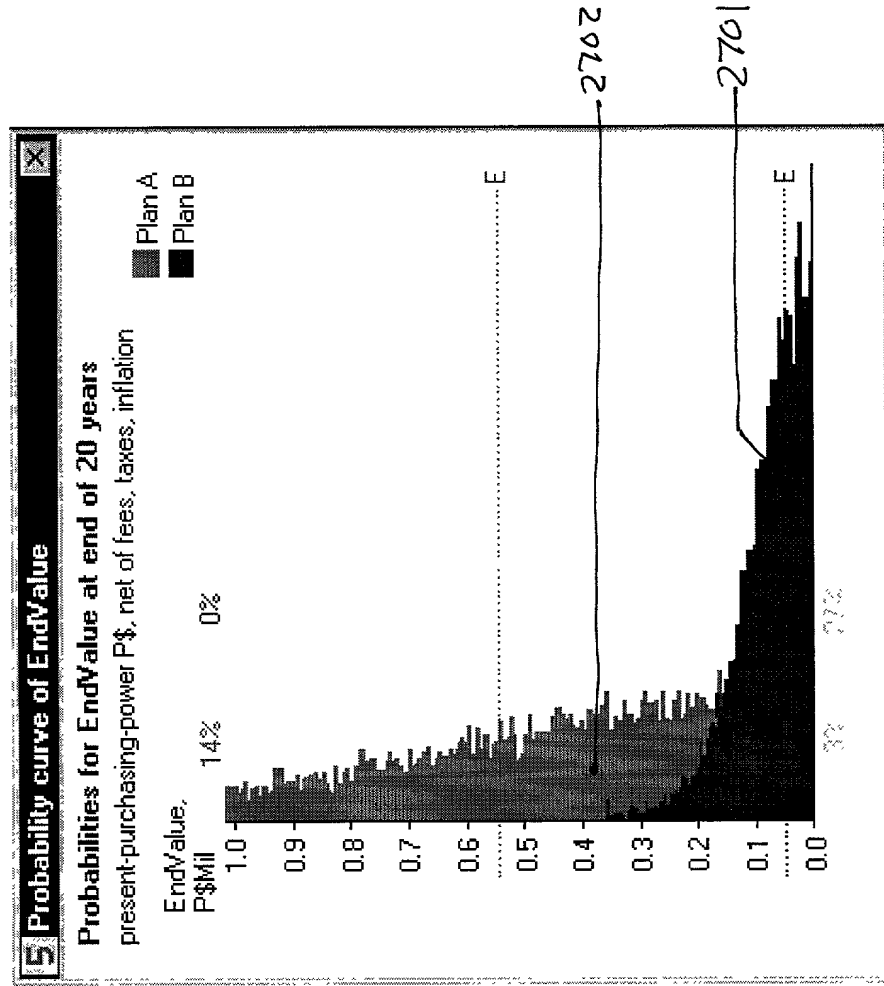


FIG. 27

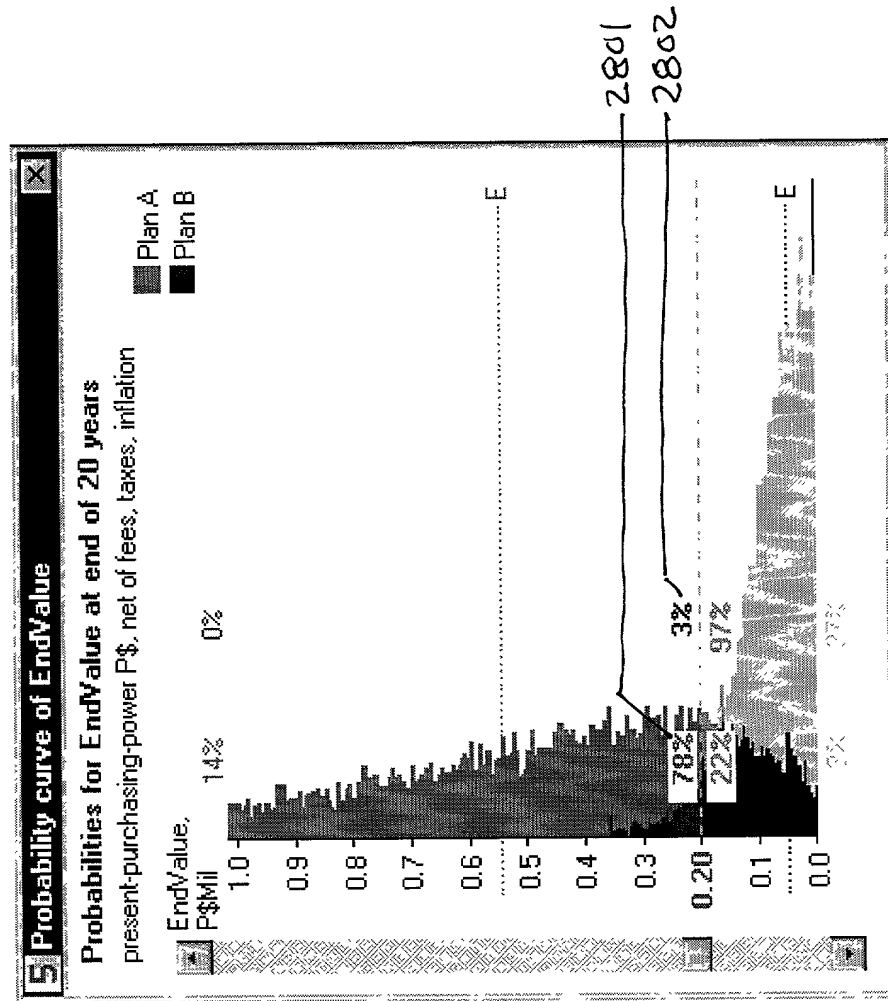


FIG. 28

2902

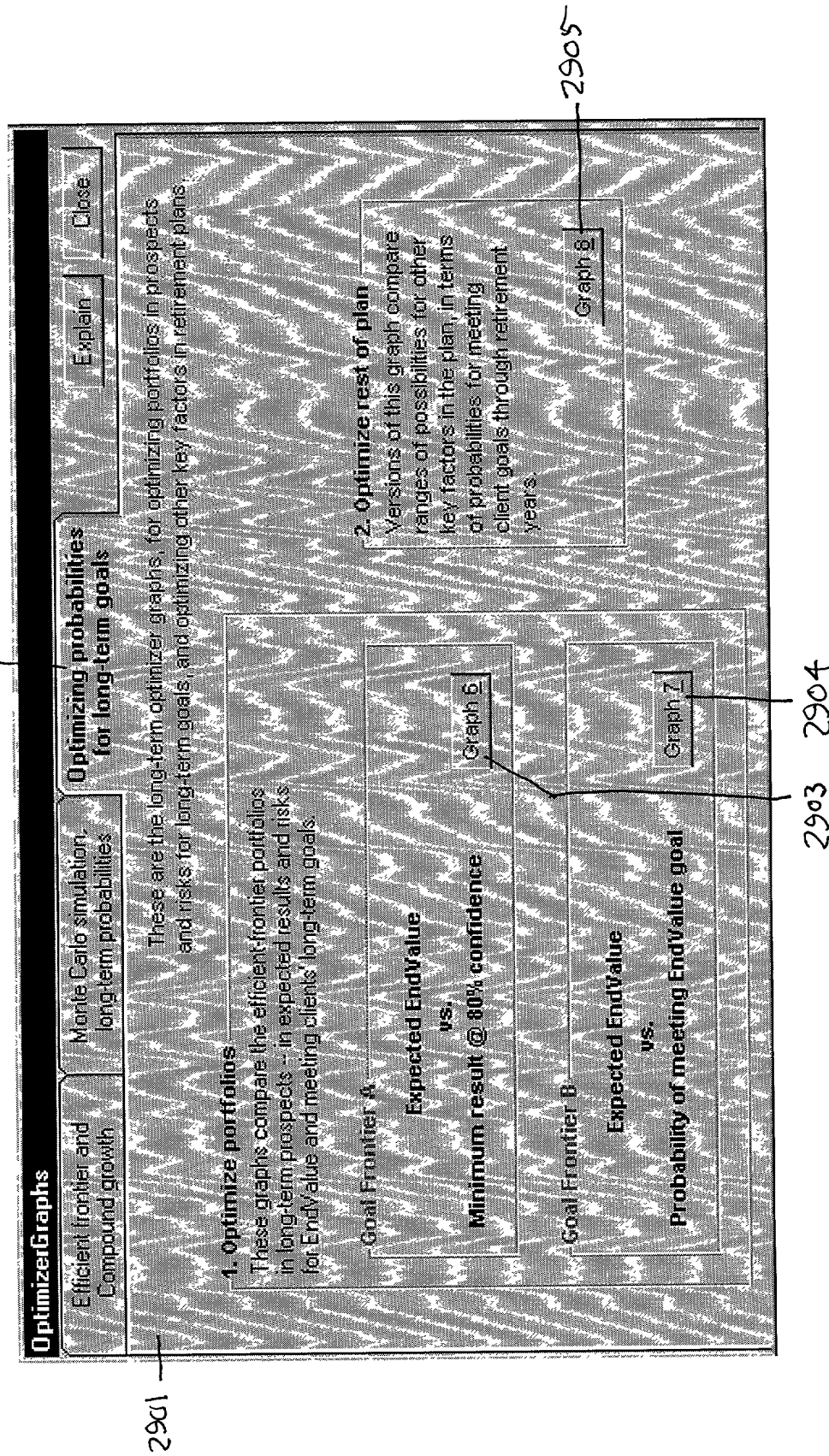


FIG. 29

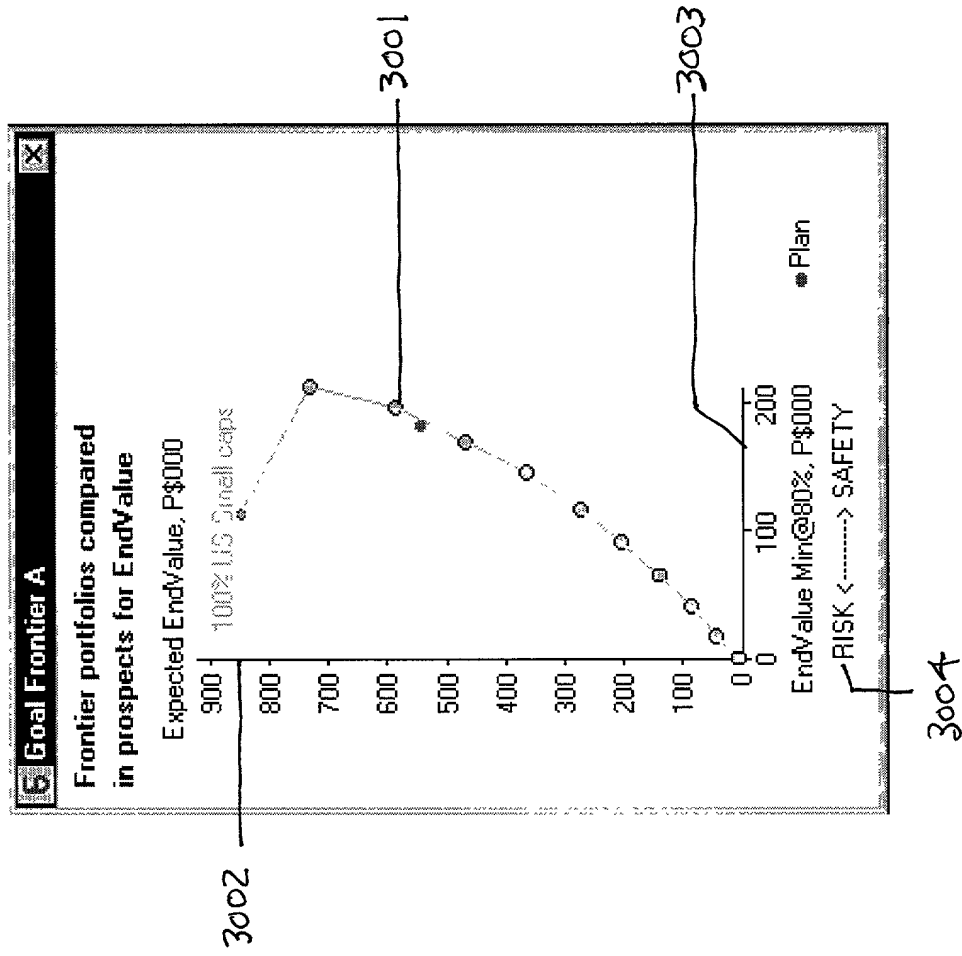
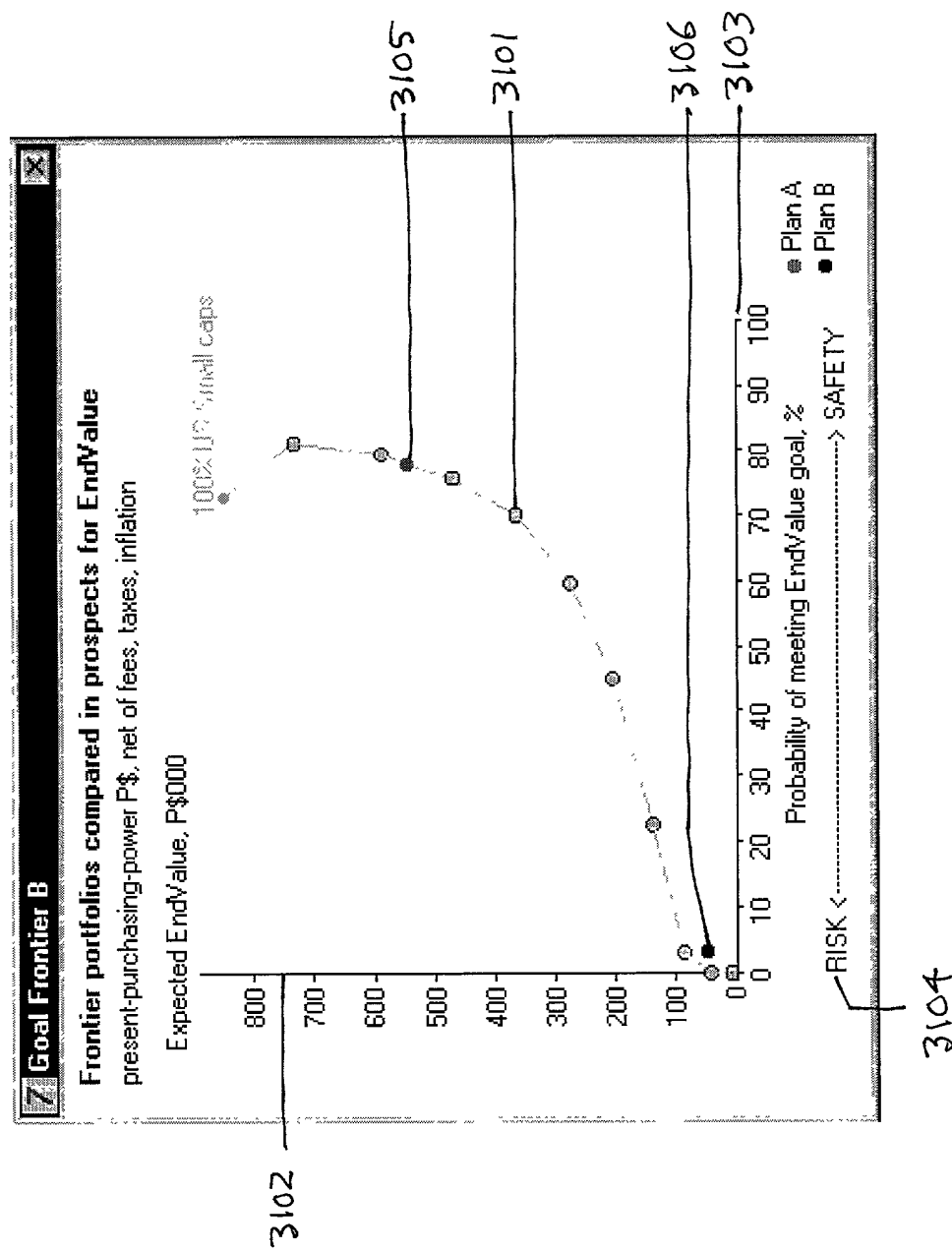


FIG. 30



**FIG. 31**

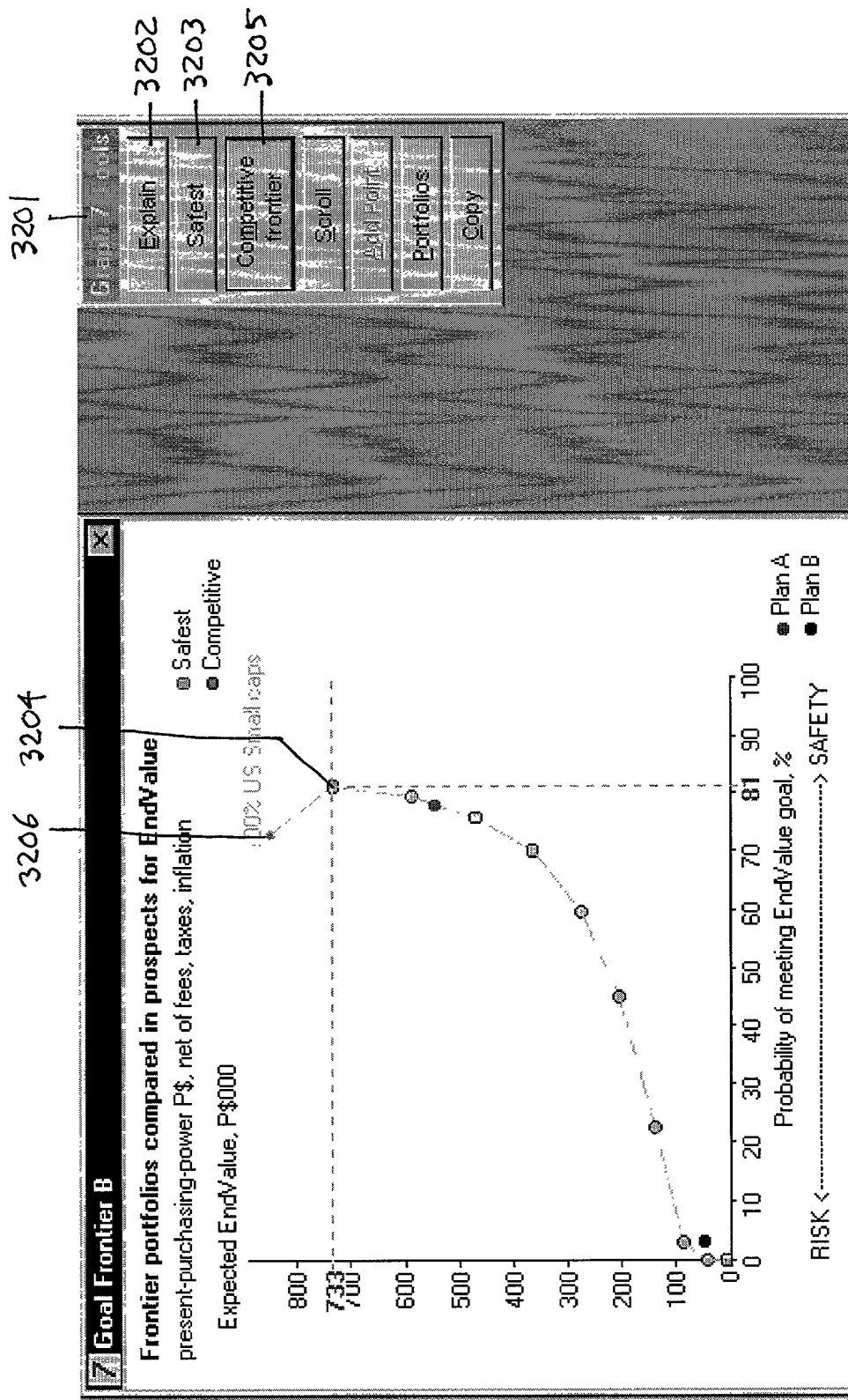


FIG. 32



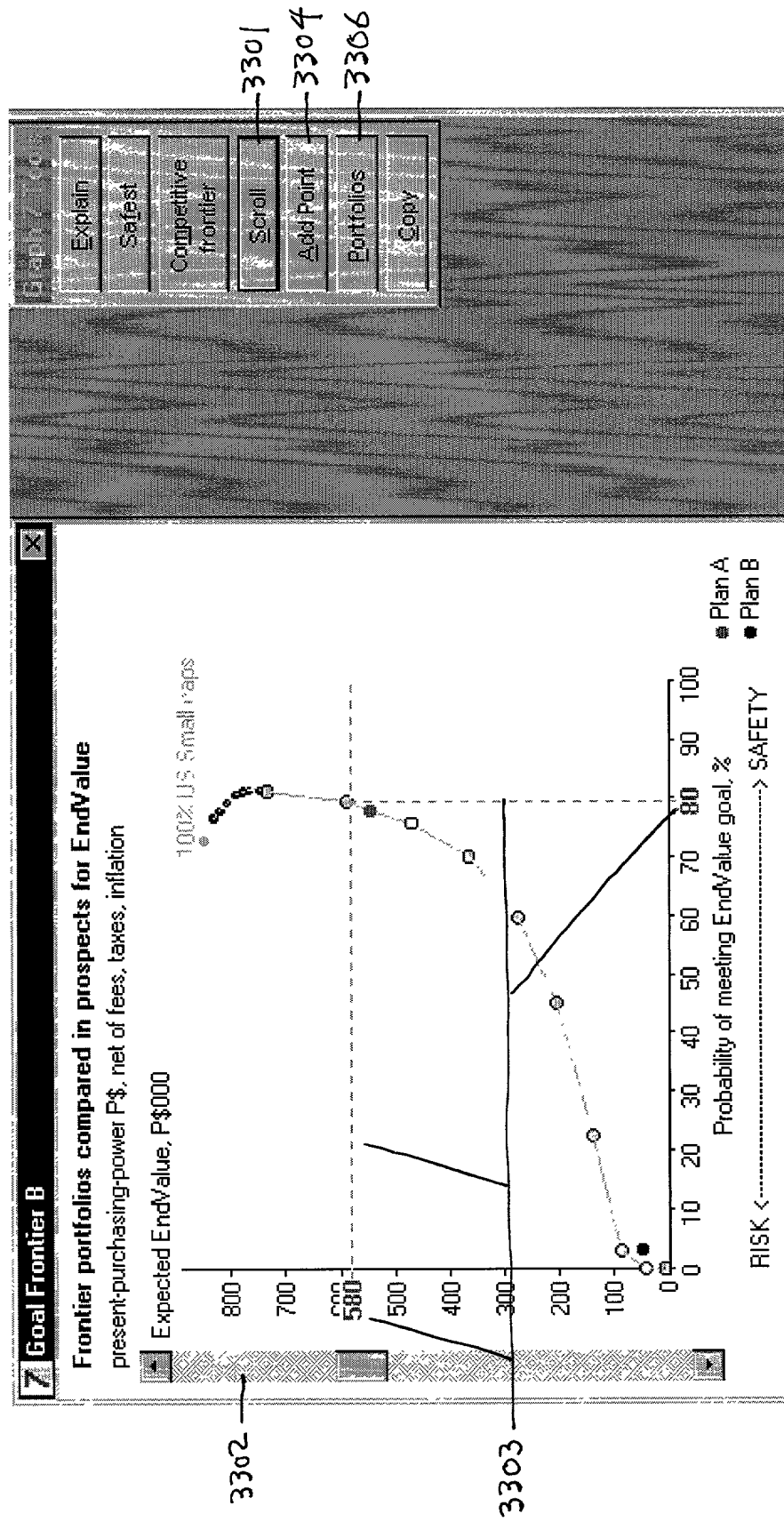


FIG. 33

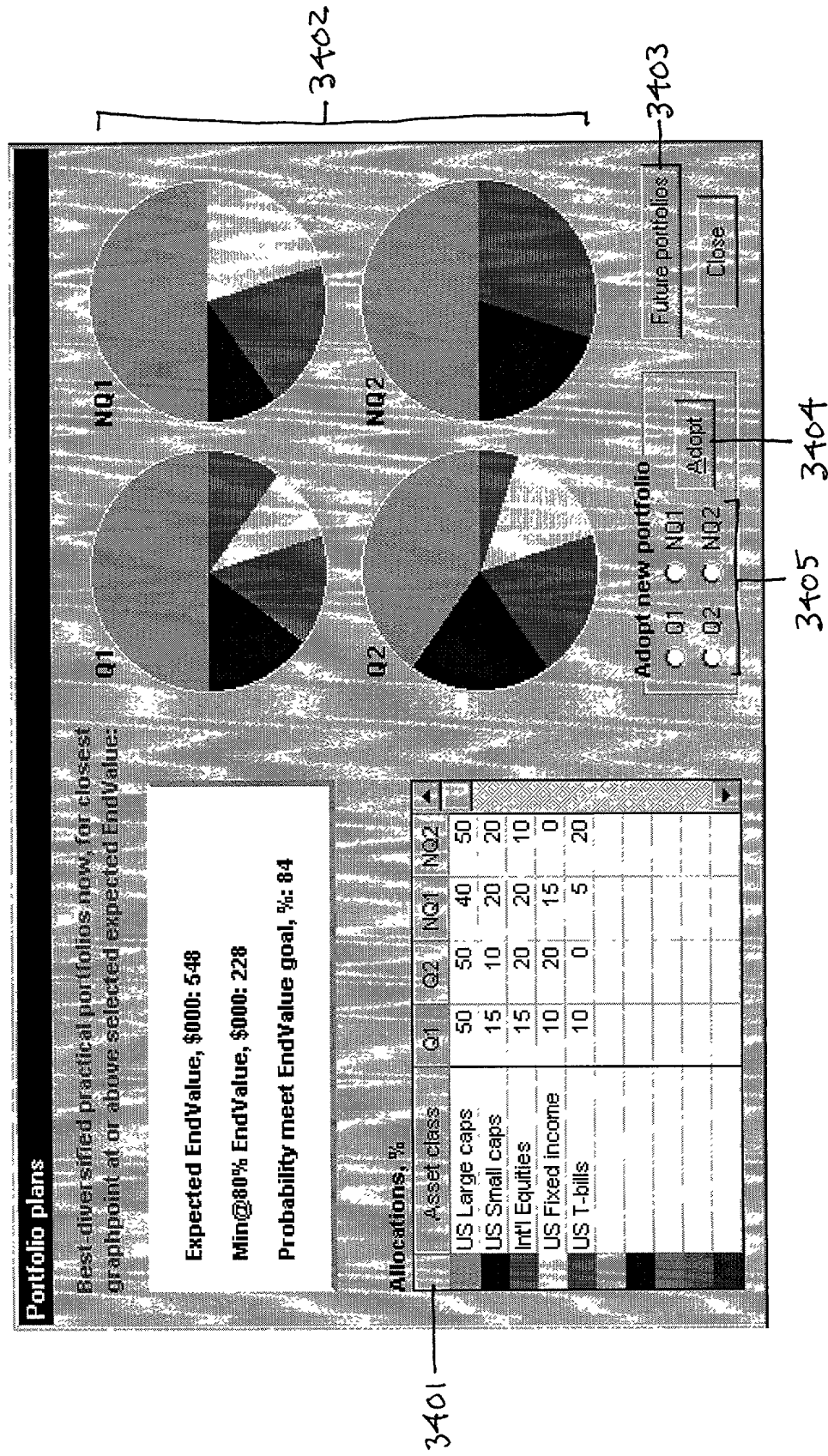


FIG. 34

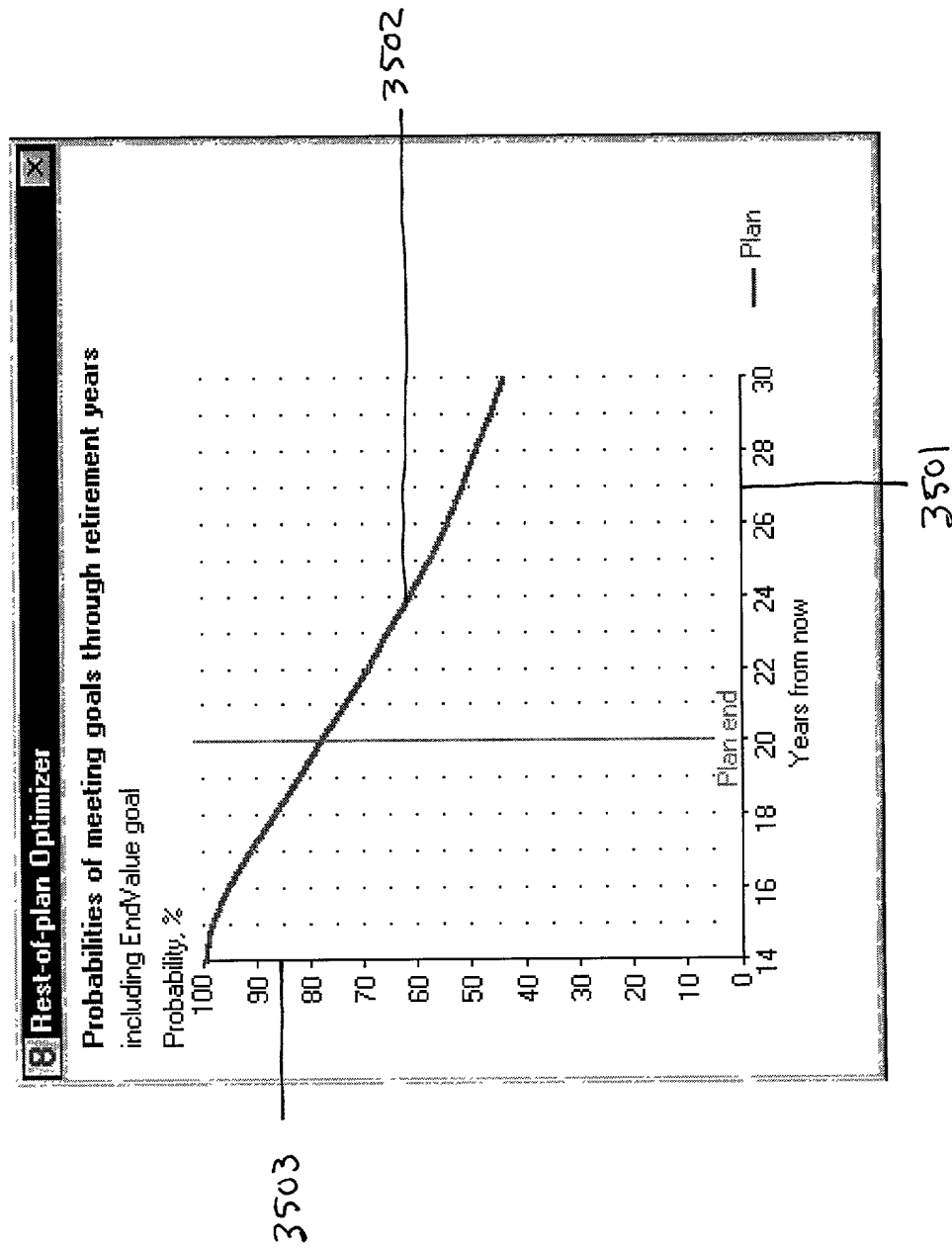


FIG. 35

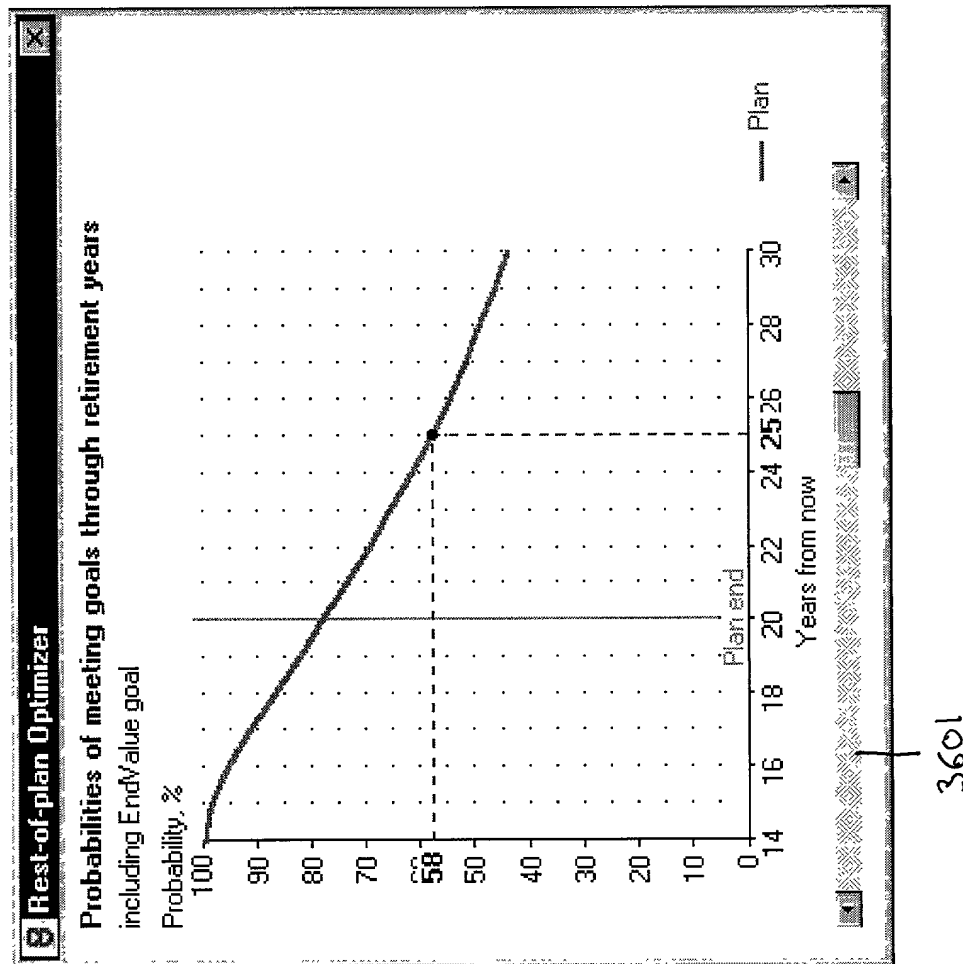


FIG. 36

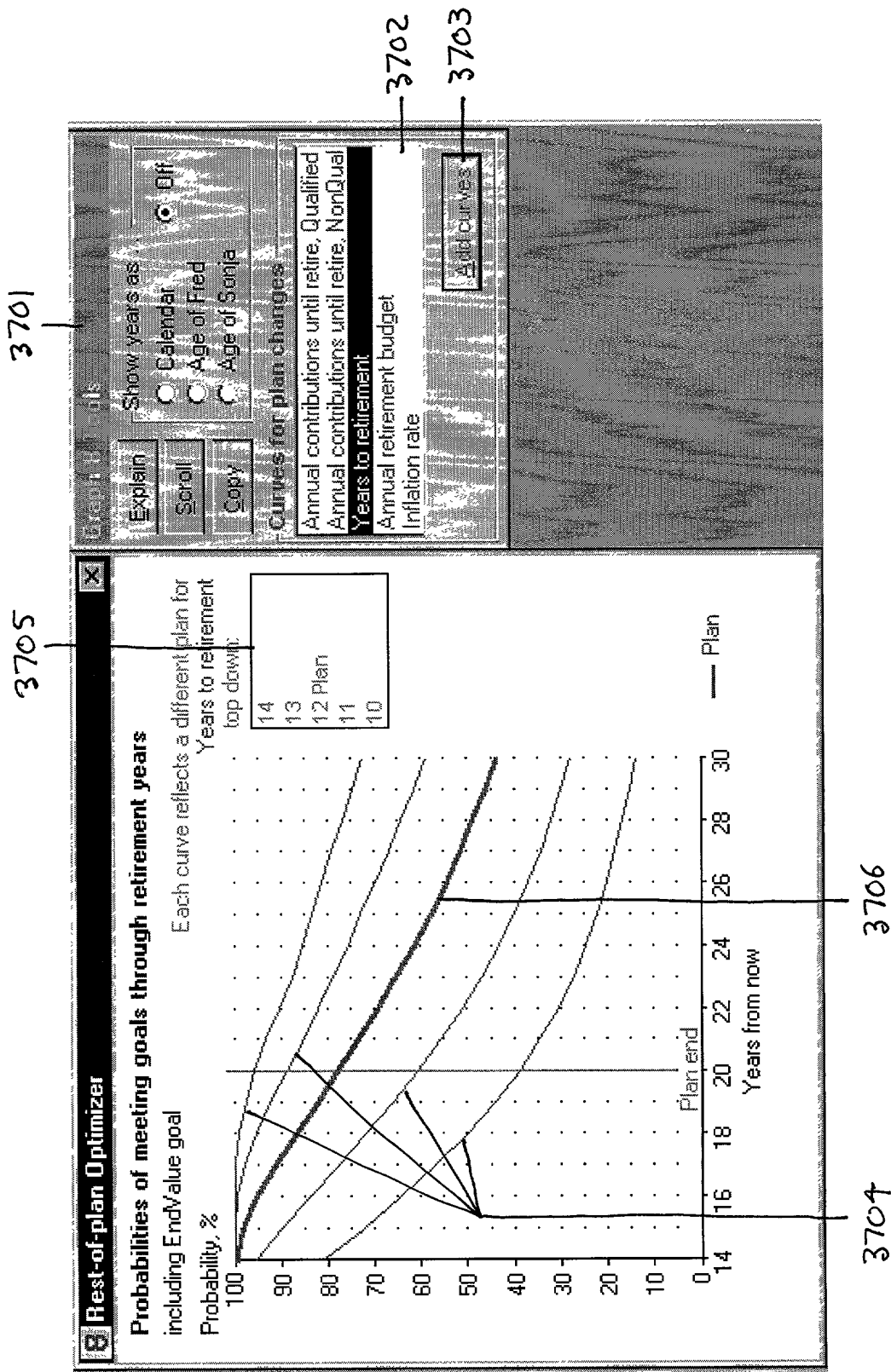
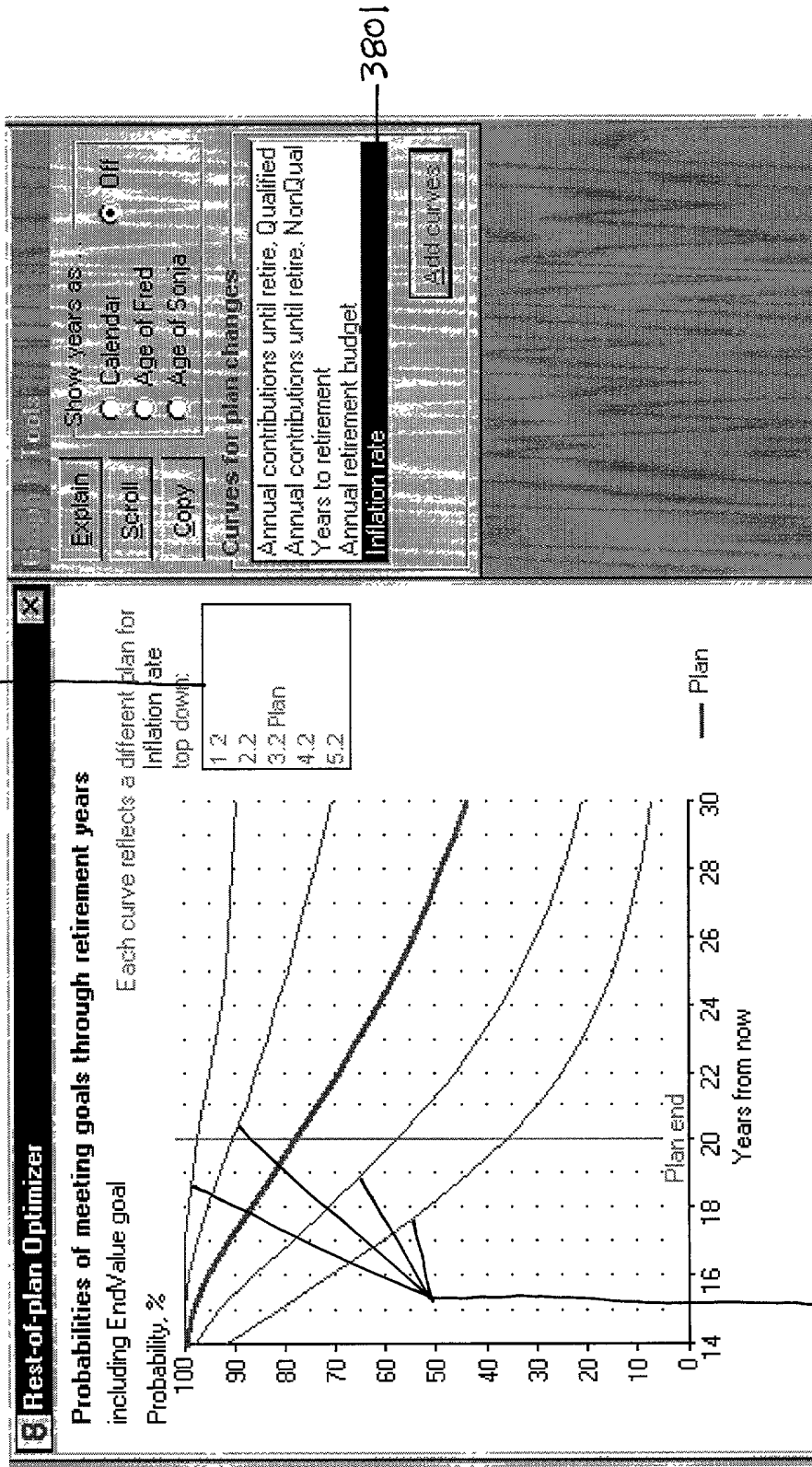


FIG. 37

3803



3802

FIG. 38

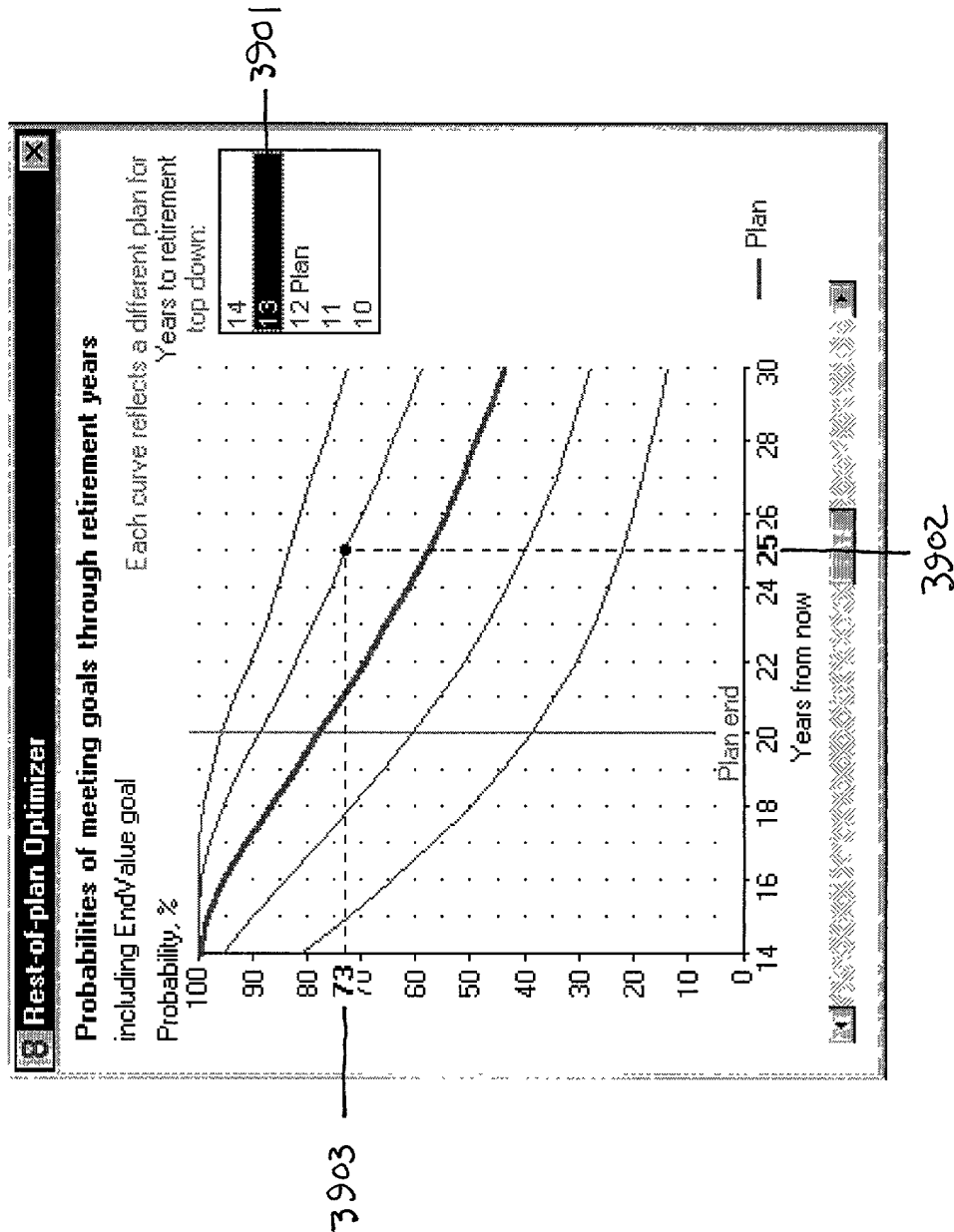
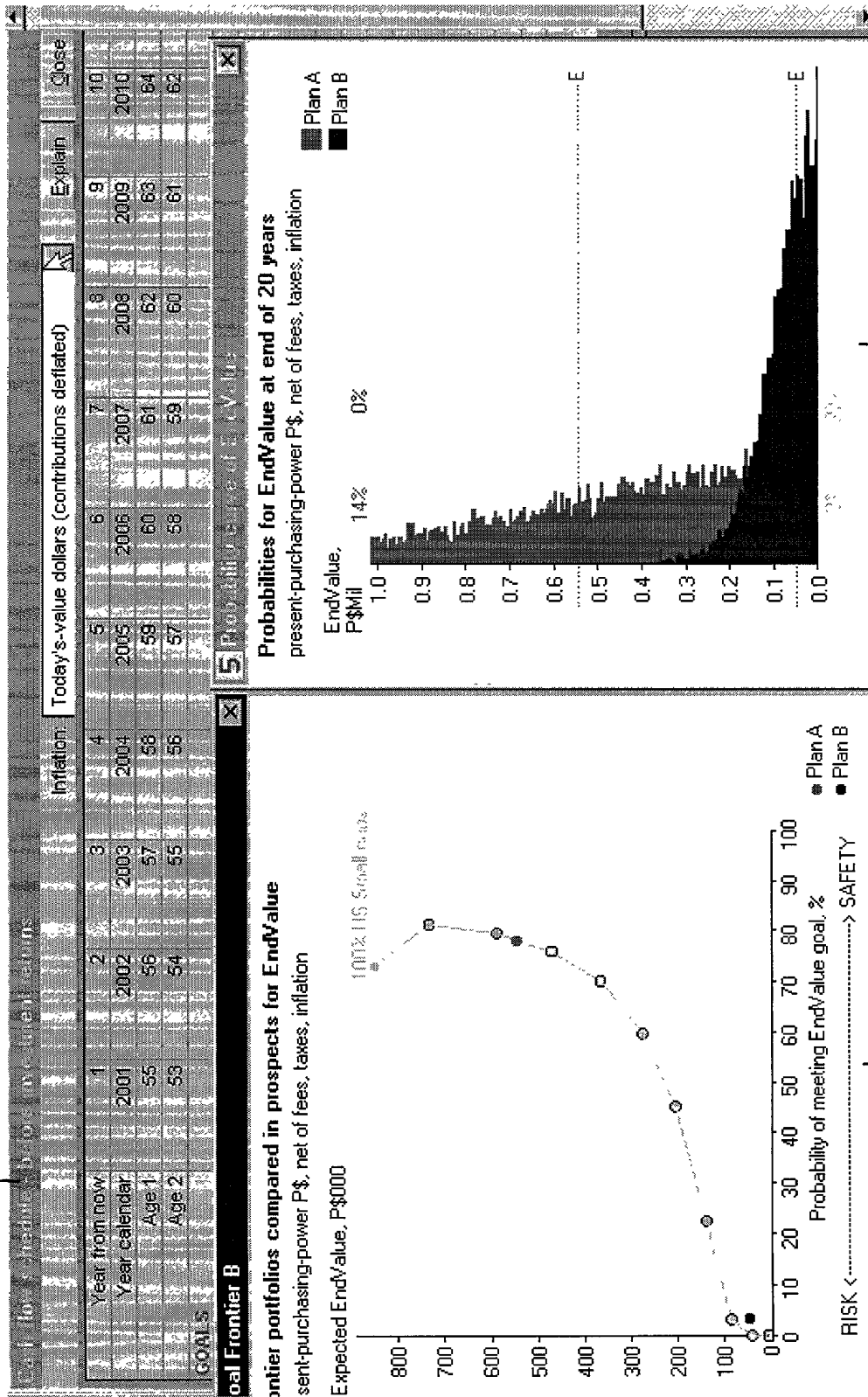


FIG. 39

4001



4002

4003

FIG. 40



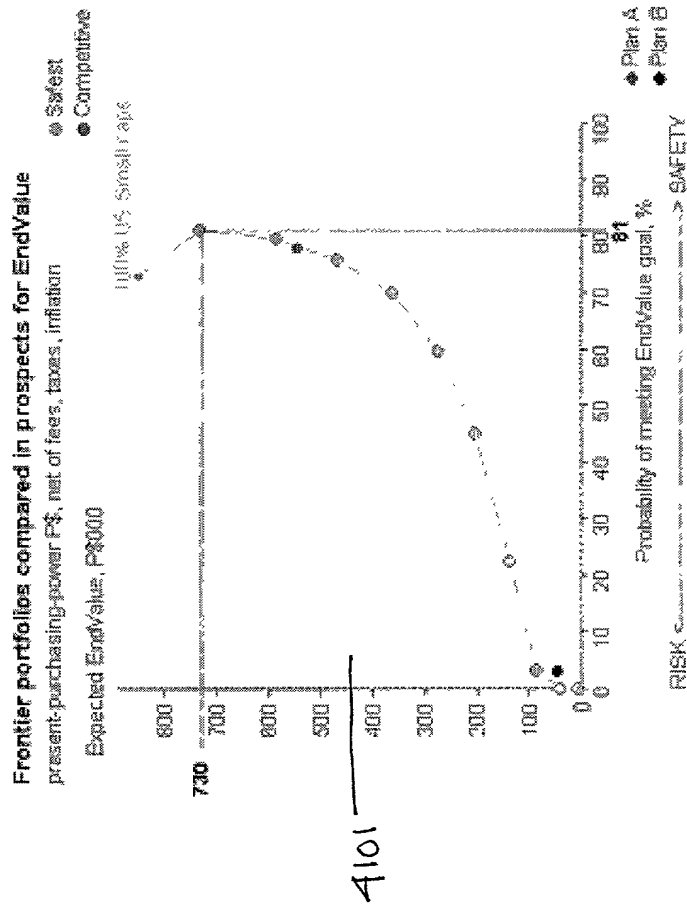


FIG. 41

4102 — This is a page in a word processing software product in which a graph from the novel long-term optimizing software has been copied and pasted and then this text added.

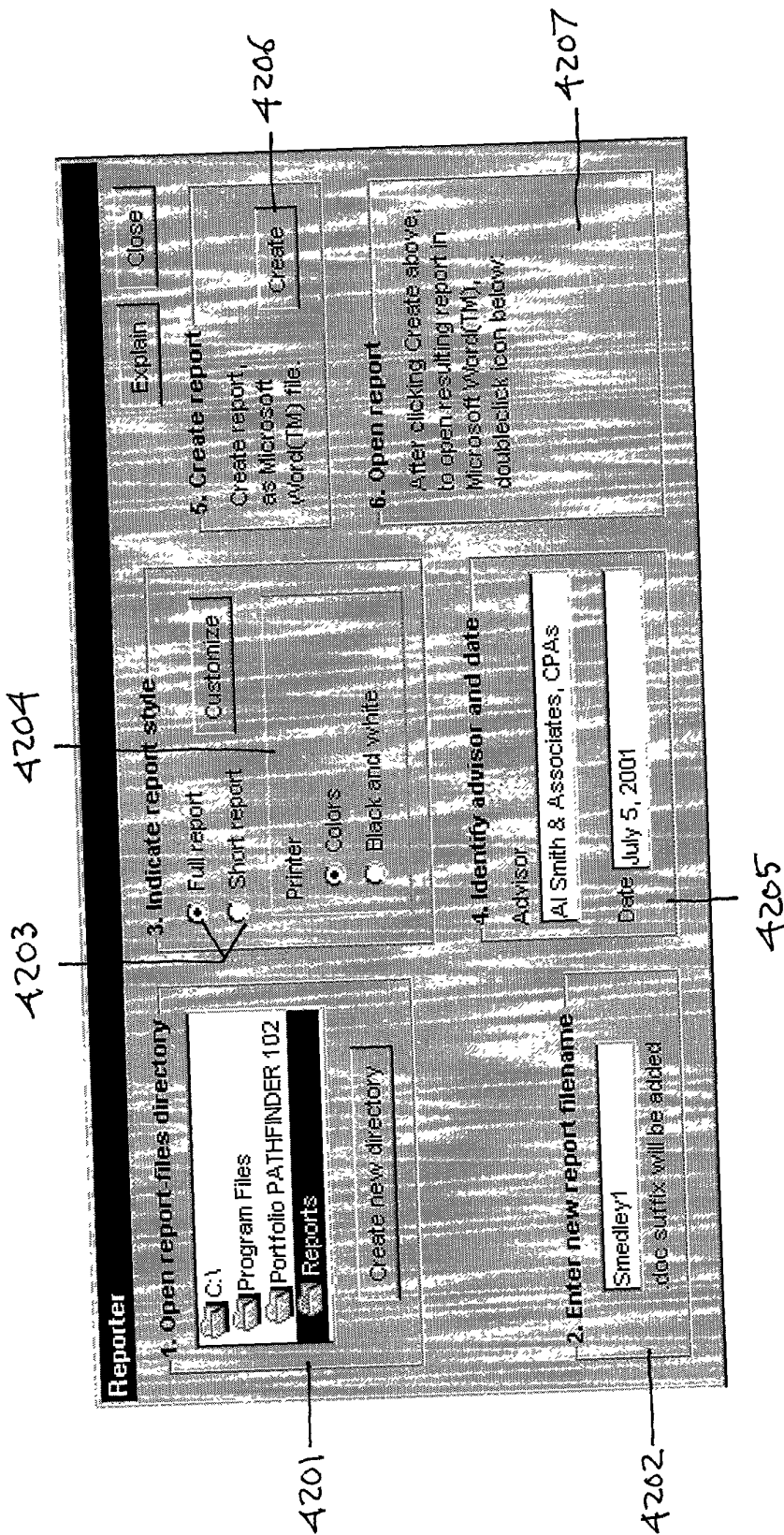


FIG. 42

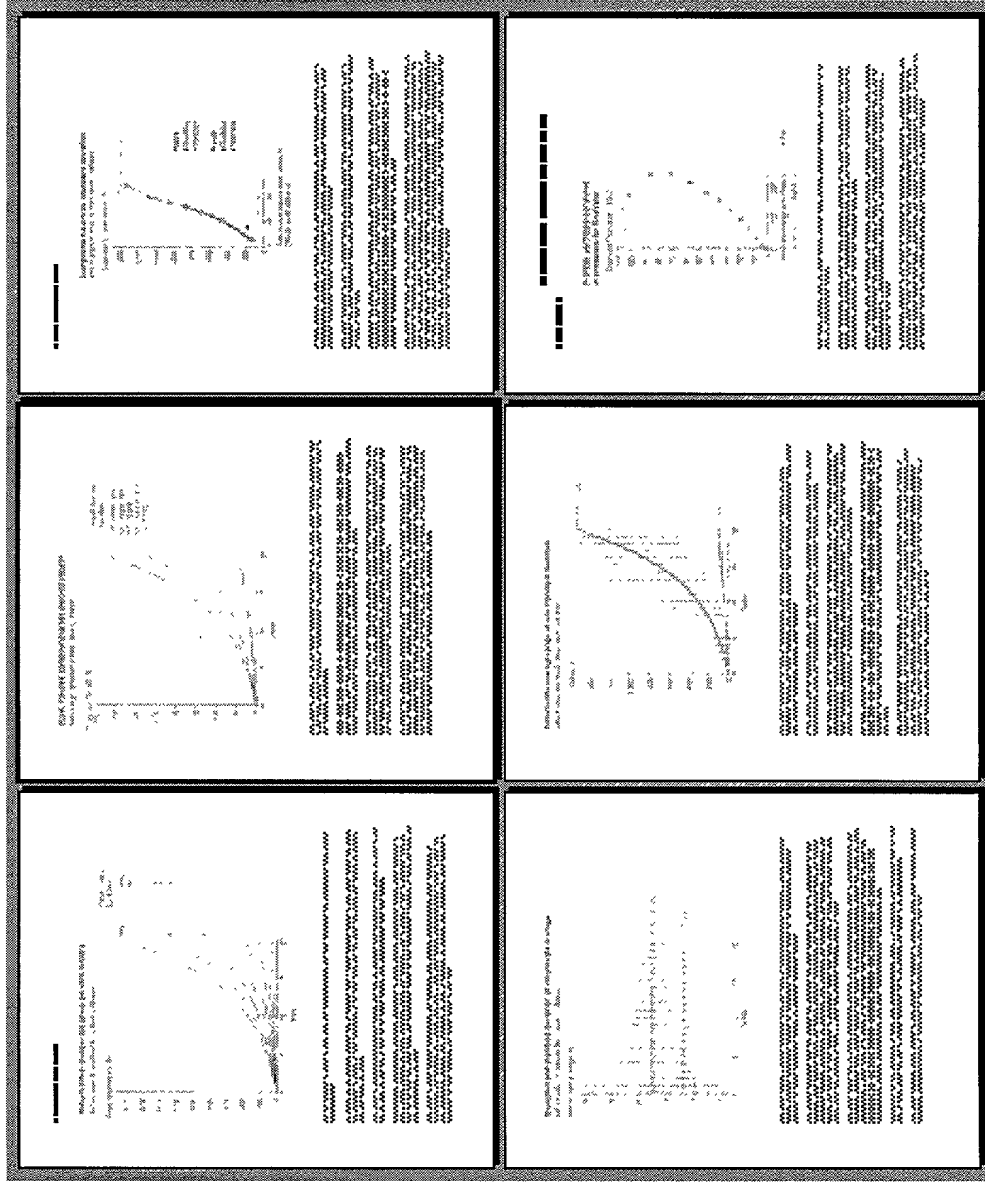


FIG. 43

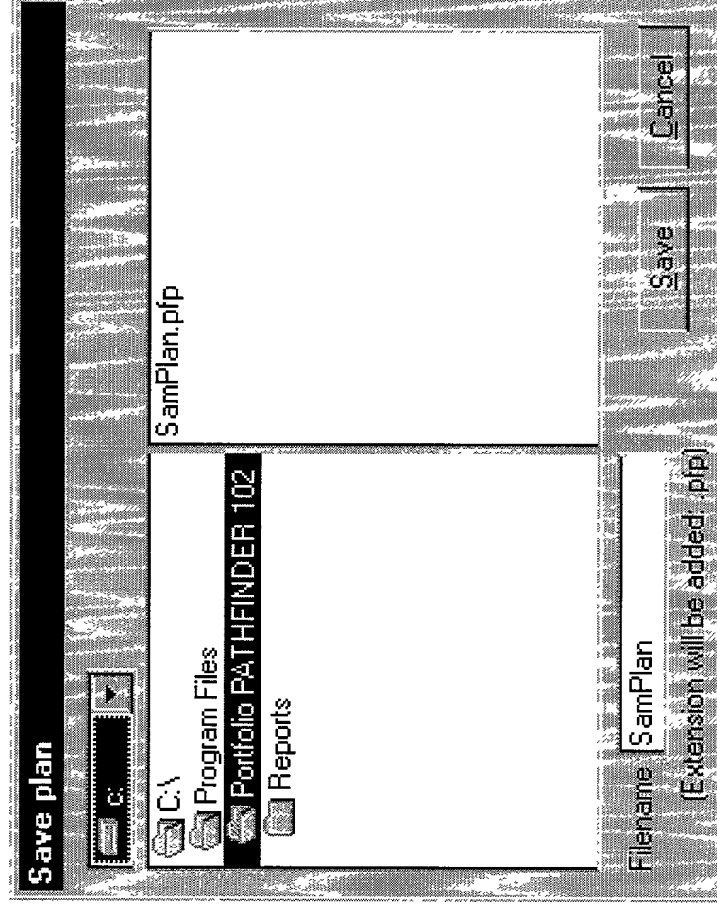


FIG. 44

Title: Method and Apparatus for Optimizing Investment Portfolio Plans for Long-Term Financial Plans and Goals  
 Inventor: W. Richard Purcell, Jr. Filing date: Dec. 28, 2001 W. Richard Purcell, Jr., 303-494-0399 Page 45 of 45

A	B	C	D	E	F	G	H	I	J	K	L
1	Client entries below										
2	Asset classes below					Al Smith & Associates, CPAs					
3	Cash flow schedule at right					July 5, 2001					
4											
5											
6											
7	---CLIENT ENTRIES---										
8											
9	CLIENT										
10	Fred & Sonja Smedley										
11	3221 Collinsworth										
12	Fort Worth, TX 76107										
13	Ages/year	Age 1	54 Fred								
14	Age 2	52 Sonja									
15	Year	2000									
16											
17	GOALS										
18	Retire	Years in plan	20								
19		Year to retirement	12								
20		Ann'l retire budget	60000								
21		Min final balance	200000								
22											
23	College	Student	Start Year	\$/year	Years						
24		Helga	3	30000	4						
25			0	0	0						
26			0	0	0						
27			0	0	0						
28			0	0	0						
29			0	0	0						
30			0	0	0						
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